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SITE NAME	CHEMICAL RECOVERY
DOC ID #	147447
DOCUMENT VARIATION	___ COLOR OR <u> X </u> RESOLUTION
PRP	RMD - CHEMICAL RECOVERY
PHASE	ENFORCEMENT
OPERABLE UNITS	
LOCATION	Box #___ Folder #___ Subsection___
PHASE (AR DOCUMENTS ONLY)	___ Remedial ___ Removal ___ Deletion Docket ___ ___ Original ___ Update # ___ Volume ___ of ___
COMMENT(S)	
FOLDER M-13	

ELYRIA SAVINGS & TRUST
NATIONAL BANK



Consumer Credit Department

The following information concerning interest paid to Elyria Savings & Trust National Bank during the year noted below, by the borrower whose name and address appears below, is furnished without warranty for use of the borrower.

INTEREST PAID

Installment Loan \$

041-953997 : 25.16

CALENDAR YEAR 1977

Chemical Recovery Systems

11. - 25

RETAIN THIS INFORMATION FOR INCOME TAX PURPOSES

NEGOTIABLE NOTE

\$ 2144.76 City Grafton Ohio, Date May 25, 1976 No.

FOR VALUE RECEIVED, each undersigned promises to pay to the order of ELYRIA SAVINGS & TRUST NATIONAL BANK Two Thousand One Hundred Forty-Four & 76/100 DOLLARS (\$ 2144.76) at the Grafton office of the aboved named Bank in 12 consecutive monthly installments of \$ 178.73 each, last installment of \$, the first installment payable July 5, 1976 and the remaining ones at monthly intervals thereafter.

If this Note, or any part thereof, is not paid at the maturity thereof, whether such maturity be caused by lapse of time or by acceleration, this Note or the part thereof which has matured, as the case may be, shall thereafter draw straight interest at the rate of eight (8) per cent annum until paid; or at the option of the holder hereof, the holder may collect, and the undersigned promise to pay, a late charge calculated at the rate of five cents (5¢) for each dollar of any monthly installment shown above which is not paid on or before ten (10) days after the due date thereof, which late charge, if imposed and collected by the holder hereof, shall be in lieu of such eight (8) per cent straight interest on the applicable installment.

In the event of (a) any default in the payment of any installment of this Note, as herein agreed, or (b) any default of the undersigned in any Security Agreement pertaining to this Note, or (c) the death of any endorser hereunder or the dissolution of or beginning of any action to dissolve any partnership or corporation if said endorser is a partnership or a corporation (other than one endorsing without recourse), or (d) any proceeding commenced by or against any of the undersigned or any endorser hereof (other than one endorsing without recourse) under the Bankruptcy Act or under any other present or future State or Federal insolvency laws, or (e) the holder hereof deeming itself insecure for any reason whatsoever, then this Note immediately shall become due at the option of the holder hereof without demand or notice. Each undersigned and each endorser hereof waives demand for payment and protest of this Note.

Each undersigned and each endorser hereof agrees and consents that, without notice and without affecting their liability hereon, the holder is authorized to: (a) cause the signature of one or more additional makers and/or endorsers to be added at time or times; (b) at any time or times extend the time of payment of this Note in whole or part; (c) sell, exchange, surrender or otherwise deal with collateral now or hereafter securing this Note; (d) modify, waive, supplement or otherwise change the terms of any Security Agreement pertaining to this Note; (e) detach this Note from the Security Agreement.

This Note shall be governed by and construed in accordance with the laws of the State of Ohio in all respects, including matters of construction, validity and performance. Each undersigned individual represents to the holder hereof that (s)he is at least 18 years of age. The undersigned, when more than one, shall be jointly and severally liable hereon.

NOTICE

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

Signature of Debtor(s)

Charles Recovery Systems
Charles Recovery Systems

112 Locust St. Elyria, Ohio 1976 Chrysler

AGREEMENT (FF) SECURITY AGREEMENT AND DISCLOSURE STATEMENT

To secure the payment of ~~Twenty-One Hundred Forty-Four & 76/100~~ Dollars owed jointly and severally by the undersigned to Elyria Savings & Trust National Bank, hereinafter referred to as "Bank", of Elyria, Ohio as evidenced by a note of even date, the undersigned hereby grant to Bank a purchase money security interest in the following motor vehicle:

ONE	MAKE	No. of Cylinders	Body Type (If Truck, Give Tonnage)	Color	MODEL	NEW or USED	YEAR	SERIAL NUMBER	KEY NUMBER
	Chrysler	8	2 Dr. HT	Black	SS22	N	1976	SS22K6F	280819

And Special Equipment Checked

☒ Radio ☒ Heater ☒ Automatic Transmission ☐ Overdrive ☒ Power Steering ☒ Power Brakes ☐ Window Lifts
☒ Air Conditioner ☐ Other (Specify) _____

together with accessories and equipment, including such as may be substituted by the undersigned Debtor (herein after such property is collectively called "Vehicle"). Debtor warrants that Debtor owns and lawfully possesses the Vehicle and that it is free from all encumbrances. This Security Agreement incorporates the terms below and on the reverse side hereof.

- (1) Proceeds to debtor \$ 2000.00
 (2) Insurance premiums & other charges (No insurance coverage unless premium shown and box checked):
 (a) Credit Life ☒ \$ 13.94
 (b) Accident & Health ☐ \$ _____
 (c) Cost of Property Insurance ☐ \$ _____
 Comprehensive or
 Fire & Theft & ACV ☐
 \$ _____ Deductible Collision ☐
 Term _____ Months
 (DEBTOR MAY CHOOSE PERSON THROUGH WHICH ABOVE INSURANCE IS TO BE OBTAINED, IF DEBTOR SO CHOOSES, NAME OF PERSON IS _____)

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE TO OTHERS IS NOT INCLUDED.

(d) Other charges (Itemize):

- _____ ☐ \$ _____
 _____ ☐ \$ _____
 (3) Unpaid Balance-Amount Financed \$ 2013.94
 (Item (1) + Item (2))
 THIS FINANCE CHARGE COMPUTED FROM TIME NOTE IS SIGNED AND DATED.
 (4) Finance Charge _____ \$ 130.82
 ANNUAL PERCENTAGE RATE 11.79%
 (5) Total of payments _____ \$ 2144.76
 (Item (3) + (4))

The Time Balance Total of Payments (Item (5)), Debtor promises to pay to Elyria Savings & Trust National Bank in 12 monthly installments of \$ 178.73 each and a final installment of \$ _____, the first installment to be paid on July 5, 1976, and one installment on the 5th day of each successive month thereafter until paid.

Date 5-26-76 No. 471599921

RECORDED

Credit Life and Accident and Health Insurance is not required to obtain this loan. Accident and Health is only available to one borrower and is not available without Credit Life.

I/We desire the coverage(s) shown on the line immediately below my/our signature(s) at the cost(s) set forth in Item 2(a) or Items 2(a) and (b) for the term of the loan.

Credit Life and Accident and Health
(Cross out if not desired)

Date

Credit Life Insurance

5/25/76

Date

Signature(s) of Borrower(s)

Group Creditor Insurance(s) shown above covers ONLY person(s) signing above.

DEFAULT CHARGES: In the event payments are not made promptly as agreed, at the option of the holder hereof any payment not paid within TEN (10) days after due, a late charge in the amount of FIVE (5) per cent of such payment or \$3, whichever is less, may be charged.

PREPAYMENT REBATE: Credit on prepayment shall be computed by deducting an acquisition charge of \$10.00 from the FINANCE CHARGE and multiplying the remainder by the Rule of 78ths factor.

WILL VEHICLE BE USED PRIMARILY FOR COMMERCIAL OR BUSINESS PURPOSES? () YES () NO.

Debtor agrees that vehicle shall be located at address shown on the Note referred to hereinabove.

UNDERSIGNED ACKNOWLEDGE(S) RECEIPT, AFTER SIGNING, OF AN EXACT COPY OF ATTACHED SECURITY AGREEMENT AND DISCLOSURE STATEMENT COMPLETELY FILLED IN.

(1) James C. [Signature]
(Debtor Sign Here)
 (2) James C. [Signature]
(Debtor Sign Here)

CREDIT SALE DISCLOSURE STATEMENT

Creditor's Name

GEO SPITZER MTRS
(Dealer)

This Credit Sale Disclosure Statement has been prepared for the undersigned Customer, in connection with the purchase of

-6 CRYSTAL CORONA Ser# 5522-K6R-280819

(Describe Collateral)

together with all parts, equipment and accessories thereon and replacements thereof.

This transaction is secured by a Security Agreement of even date herewith covering the above described property.

1. Cash Price (Including Accessories and Sales Tax, if any) \$ 6133.5
2. Down Payment
 - Cash Down Payment check # 497 \$ 1786.22
 - Trade-in 4000/- owing 1603.71 \$ 2396.29
 - Total Down Payment \$ 4182.51
3. Unpaid Balance of Cash Price (Item 1 minus Item 2) \$ 1951.-
4. Other Charges
 - Insurance (No insurance included unless checked)
 - ☒ Credit Life \$ 13.94
 - ☐ Accident and Health \$
 - ☐ Motor Vehicle Physical Damage \$
 - ☐ \$
 - Filing Fees \$ Title Fees \$ 10.00 Total \$ 10.-
 - Other Delin & Handling 37.50 Lic Transfer 1.50 \$ 49.-
(Specify)
 - Total of Other Charges \$ 62.94
5. Amount Financed (Sum of Items 3 and 4) \$ 2013.94
6. FINANCE CHARGE \$ 130.82
7. Total of Payments (Sum of Items 5 and 6) \$ 2144.76
8. Deferred Payment Price (Sum of Items 1, 4 and 6) \$ 6327.27

ANNUAL PERCENTAGE RATE 11.79 %

INSURANCE

PROPERTY INSURANCE, if written in connection with this transaction, may be obtained by Customer through any person of his choice. If Customer desires property insurance to be obtained through Creditor, the cost will be \$_____ for a term of _____ months. The inclusion of CREDIT LIFE AND/OR CREDIT ACCIDENT AND HEALTH INSURANCE is not required by the Creditor in this transaction.

The cost of Credit Insurance for the term of the credit is:

- ☒ Credit Life Insurance Premium \$ 13.94
- ☐ Credit Accident and Health Insurance Premium \$

I hereby authorize the Creditor to procure the Credit Insurance coverage or coverages checked above.

[Signature] Signed this 26 day of May, 1976
(Customer)

The total of payments (Item 7 above) will be paid in 12 monthly installments of \$ 178.73 and a final installment of \$ _____ beginning on the 30 day of June, 1976.

In the event of default of any installment for a period of more than 10 days, the Customer may be required to pay a delinquency and collection charge in an amount equal to 5% of each installment in default or \$3.00, whichever is less.

If the indebtedness is paid in full prior to maturity, the Creditor will rebate the unearned portion of the finance charge, less an acquisition charge of \$10.00, for the months prepaid computed by the "Rule of 78's." No refund of less than \$1.00 will be made.

The Customer acknowledges receipt of an exact copy hereof this 26th day of May, 1976

Customer

INSTALLMENT NOTE AND SECURITY AGREEMENT

No. 5 -106105

\$ 17830.08

March 12, 1973

For value received, I or we, jointly and severally promise to pay to the Elyria Savings & Trust National Bank

SEVENTEEN THOUSAND EIGHT HUNDRED THIRTY and 8/100

DOLLARS

at the Main office of the above named Bank, in 48 monthly installments of \$ 371.46 each, and one installment of \$ n. a. The first installment to become due and payable on or before the 5th day

of April, 19 73, and one installment to become due and payable on or before the 5th day of each succeeding month until the whole of said indebtedness is paid, with interest from maturity at the rate of eight per cent (8%) per annum. Any unpaid balance may be paid, at any time, without penalty and any unearned finance charge will be refunded based on the rule of 78ths factor method. In the event that maker (s) default (s) on any payment, a charge of five percent (5%) of the payment may be assessed.

To further secure the payment of the

SEVENTEEN THOUSAND EIGHT HUNDRED THIRTY and 8/100

(\$ 17830.08)

Dollars owed jointly and severally by the undersigned to the above named Bank, the undersigned hereby grants to said bank a (security interest) (purchase money security interest) in the following collateral:

1970 International Tractor Trk Serial #259471G406456 Model COF4070A

together with accessions including such as may be substituted by the undersigned. The undersigned warrants that borrower (s) owns and possesses said collateral and that it is free from all encumbrances.

If any installment of this note is not paid at the time and place specified, the entire amount unpaid shall be due and payable at the option of the holder hereof. All parties hereto, whether makers, endorsers, sureties, guarantors or otherwise, hereby waive demand, notice and protest.

Protest, presentment, notice of dishonor, and extension of time for payment are waived by all who become parties to this note, and any such party assents to any substitution, exchange, or release of collateral granted by the holder. The makers, endorsers, and guarantors of this note guarantee to pay all costs of collection if suit is brought thereon.

In case said note or any renewal thereof, or any other debt or obligation secured thereby, or any part thereof, shall not be paid after the same becomes due by the terms thereof, or in the event said Bank deems itself insecure or its security endangered at any time even before maturity of said note, the makers promise whenever required by the holder hereof to increase the amount of security for this obligation until satisfactory to the holder; and, should this security be not increased when so required, or should the makers for any cause whatsoever not make or cause to be made the deposits required by the terms hereof, then this obligation, at the option of the holder, with or without notice, shall become due and payable, whether due according to its face or not. Each of the undersigned hereby assents to the addition of co-makers subsequent to his signature hereto, with or without notice, and agrees that his liability hereon shall not be affected thereby.

For the purpose of enforcing the payment of this obligation, the said holder shall have full power and authority to sell, assign, collect, compromise, transfer, and deliver all of the said collateral, whether original or additional, or so much thereof as may be requisite or as the holder may deem advisable, and apply the proceeds, or so much thereof as may be necessary, to the payment of this note, and the necessary expenses and charges in selling the same, and the balance of the proceeds, if any, to the payment of any other liability of the depositor of the said collateral to the holder, and render the balance, if any, to the depositor of the said collateral.

Such sale may be made wherever the said holder may direct, and may be public, or private, or both, with or without advertisement, and with or without notice to or demand on the makers or the depositors of the said collateral, or any of them, demand and notice being hereby waived, and the said holder may become the purchaser of any or all of the said collateral at any such public sale free from any right of redemption on the part of the undersigned which right is hereby waived and released.

It is understood and agreed, however, that the holder shall not be compelled to resort first to the collateral hypothecated for the security of this obligation, but may at its election require said obligation to be paid by any maker or makers hereon. This note shall bear interest at the rate of eight per cent (8%) per annum after maturity until paid.

Any deposit or other sums at any time credited by or due from said Bank to the undersigned, or any of them, and any securities or other property of the undersigned, or any of them, in the possession of said Bank may at all times be held and treated as additional collateral for the payment of this note and the other liabilities herein referred to and such deposits or sums may at any time be applied or set off against the amount due or to become due. Said Bank shall have no duties as to the collection or protection of the collateral, or of any income thereon, nor as to the preservation of any rights pertaining thereto beyond the safe custody of the collateral. Said Bank may, from time to time, whether before or after any of the liabilities secured hereby shall become due and payable, transfer all or any part of the collateral into the name of said Bank or its nominee, with or without disclosing that such collateral is subject to the security interest granted hereby.

The makers, co-makers, sureties, guarantors, and endorsers hereby waive demand of payment, protest and notice thereof, and authorize and empower any attorney-at-law in their names and behalf or in the name and behalf of any or either of them to appear before any court in the United States at any time after default hereunder and waive process, and service thereof, and without notice confess judgment against them or any or either of them in favor of the holder hereof for the amount that may appear to be due thereon for principal, interest, damages and costs of suit; provided that, no lien obtained by exercising the power to confess judgment herein shall attach to any real property which is used or expected to be used as the principal residence of the maker or makers hereof.

This security interest (X) does () does not cover after-acquired property and X () does () does not secure future indebtedness.

1. Proceeds \$ 13700.00

2. A & H Insurance \$ n. a.
(Other charges, itemized)

3. Amount Financed (1 + 2) \$ 13700.00

4. FINANCE CHARGE (\$)

Interest \$ 4110.08

Credit Life Insurance \$ n. a.

Loan fee \$ 10.00

Others (itemize) Filing fee \$ 10.00

Credit report fee \$ n. a.

Appraisal fee \$ n. a.

4. TOTAL FINANCE CHARGES \$ 4130.08

Credit Life Ins. \$ n. a.

ANNUAL PERCENTAGE RATE 13.58 %

5. Total of Payments \$ 17830.08

142 Locust Street

(Address)

Elyria, Ohio

(City and State)

323-3275

(Telephone No.)

44035

(Zip)

INSURANCE

Credit Life and/or Disability Insurance () is X () is not required to obtain this loan. If not required, it will not be provided unless maker signs below.

I (we) desire () Credit Life and Disability Insurance, () Credit Life Insurance only, at the cost set forth in Item 4 for the term of the loan.

Date

Insured Maker's Signature

UNDERSIGNED HEREBY ACKNOWLEDGES RECEIPT OF A COMPLETED EXACT COPY OF THIS INSTRUMENT. OBITTS CHEMICAL CO.

BY: X R. M. Obitts Pres

(Signature of Borrower)

X R. M. Obitts

(Signature of Borrower)

WARNING — BY SIGNING THIS PAPER YOU GIVE UP YOUR RIGHT TO NOTICE AND COURT TRIAL. IF YOU DO NOT PAY ON TIME A COURT JUDGMENT MAY BE TAKEN AGAINST YOU WITHOUT YOUR PRIOR KNOWLEDGE AND THE POWERS OF A COURT CAN BE USED TO COLLECT FROM YOU OR YOUR EMPLOYER REGARDLESS OF ANY CLAIMS YOU MAY HAVE AGAINST THE CREDITOR WHETHER FOR RETURNED GOOD, FAULTY GOODS, FAILURE ON HIS PART TO COMPLY WITH THE AGREEMENT, OR ANY OTHER CAUSE.

SECURITY AGREEMENT COVERING MOTOR VEHICLE**MOTOR VEHICLE - DIRECT**

March 26, 1975

Chemical Recovery Systems, Inc.

herein called "Debtor", whose address is 142 Locust Street
Street

Elyria

Lorain

Ohio

City

County

State

, to secure indebtedness of

Eight Thousand Nine Hundred Fifteen and 04/100-----

Dollars (\$ 8915.04) and all other Liabilities of

Debtor to Elyria Savings & Trust National Bank,

Elyria, Ohio, herein called "Bank", agrees as follows:

1. DEFINITIONS. As used herein, (a) "Liabilities" includes the aforesaid indebtedness of Debtor to Bank, and all other indebtedness of Debtor to Bank of every kind and description, direct or indirect, absolute or contingent, due or to become due, now existing or hereafter arising and howsoever evidenced; (b) "Vehicle" means each motor vehicle listed below and all replacements thereof and accessions thereto:

Make

Model

Year

Serial No.

Motor No.

International

Tractor Trk

1970

259471G406456

COF4070A

2. SECURITY FOR LIABILITIES. As security for all Liabilities, Bank is hereby granted a security interest in the Vehicle.

3. DISBURSEMENT AUTHORIZATION, SPECIAL REPRESENTATIONS AND TRUST AGREEMENT.

(a) Bank is authorized to disburse loan proceeds as follows: _____

(b) Debtor represents that the information shown below is applicable to the Vehicle:

(1) Purchase Price, including Taxes and Equipment \$ _____

(2) Down Payment (Cash) \$ _____

(Trade) \$ _____

(3) Unpaid Balance (Item 1 Minus Item 2) \$ _____

(4) Cost of Insurance, with loss payable to Debtor and

Bank (Fire, Theft, Collision—\$ _____ Deductible)—

(Symbol _____ Age Group _____) \$ _____

(c) Debtor agrees to deliver or cause to be delivered promptly to Bank a valid Ohio Certificate of Title (hereinafter called "Title") to the Vehicle. Bank shall retain the Title and shall complete application for memorandum Title. Prior to delivery of the Title to Bank, Debtor agrees that the Title and Vehicle shall be held in trust for Bank at Debtor's expense and risk. Debtor agrees that failure to deliver the Title to Bank within ten (10) days from the date of disbursement of loan proceeds shall give Bank the option to declare all Liabilities due and payable forthwith without demand upon or notice to Debtor.

DEBTOR ACKNOWLEDGES RECEIPT OF A COPY HEREOF AND UNDERSTANDS AND AGREES THAT THE PROVISIONS ON THE REVERSE SIDE HEREOF, HEREIN INCORPORATED BY REFERENCE, CONSTITUTE A PART OF THIS SECURITY AGREEMENT.

INSURANCE SHALL BE AGAINST
HAZARD OF FIRE, THEFT AND
COLLISION

CHEMICAL RECOVERY SYSTEMS, INC.

Signature of Debtor(s)

JAMES C. FREEMAN

Date 3-26-75 No. 471450031

RECORDED

CLERK

4. ADDITIONAL AGREEMENTS AND REPRESENTATIONS OF DEBTOR.

(a) Without the prior written consent of Bank, Debtor will not sell, lease, permit any encumbrance on or otherwise dispose of the Vehicle. Debtor owns the Vehicle and will defend same against all adverse claims and demands.

(b) In addition to the Vehicle, Debtor hereby grants to Bank as security for all Liabilities a security interest in (1) the proceeds of the Vehicle, and (2) all goods, instruments, documents of title, policies and certificates of insurance, chattel paper, deposits, money or other property now or hereafter owned by Debtor or in which Debtor now has or hereafter acquires an interest and which is now or hereafter in possession of Bank or as to which Bank now or hereafter controls possession by documents of title or otherwise. Upon Bank's request, Debtor will join with Bank in executing Financing Statements relative to the above. No Financing Statement (other than with Bank) pertaining to the above is now or will be hereafter on file in any public office. Bank is hereby appointed Debtor's attorney-in-fact to do, at Debtor's expense, all acts and things which Bank may deem necessary to perfect the security interest created by this Agreement, to obtain possession of and to protect the Vehicle. The power of attorney hereby created is a power coupled with an interest.

(c) Debtor will keep the Vehicle insured in such companies, in such amounts, and against such risks as will be acceptable to Bank, with satisfactory loss payable clauses in favor of Bank. Debtor will deposit the policies with Bank. Debtor hereby assigns to Bank any return or unearned premium due upon cancellation of any such insurance and directs insurer to pay to Bank all amounts so due. All amounts received by Bank in payment of insurance losses or return or unearned premium may, at Bank's option, be applied on the Liabilities, or all or any part thereof may be used for the purpose of repairing, replacing or restoring the Vehicle. If Debtor fails to maintain satisfactory insurance, Bank shall have the option so to do and Debtor agrees to repay with 8% interest all amounts so expended by Bank.

(d) Bank is hereby appointed Debtor's attorney-in-fact to make adjustments of all insurance losses, to sign all applications, receipts, releases and other papers necessary for the collection of any such loss and any return or unearned premium, to execute proofs of loss, to make settlements, to indorse and collect any check or other item payable to Debtor issued in connection therewith, and to apply the same on the Liabilities.

(e) Debtor will promptly advise Bank in writing of any change of residence and of any new place of business. Debtor will not remove or permit the removal of the Vehicle from Debtor's address stated herein.

(f) Debtor represents and warrants to Bank that any financial statements and credit applications delivered by Debtor to Bank accurately reflect the financial condition and operations of Debtor at the times and for the periods therein stated.

(g) Bank shall not be deemed to have waived any of its rights in any Vehicle unless such waiver be in writing and no delay or omission by Bank in exercising any right shall operate as a waiver thereof or of any other right. Bank shall have, in addition to all other rights and remedies, the rights and remedies of a secured party under the Uniform Commercial Code.

(h) Debtor will maintain the Vehicle in good condition and will pay promptly all taxes, license fees, levies, encumbrances and all repair, maintenance, and preservation costs pertaining to the Vehicle. If Debtor fails so to do, Bank shall have the option to pay the same and Debtor agrees to repay with 8% interest all amounts so expended by Bank.

(i) Debtor agrees to pay to Bank on demand all expenses, including reasonable attorney fees, incurred by Bank in protecting or enforcing its rights in the Vehicle. After deducting all said expenses the residue of any proceeds of sale or other disposition of the Vehicle shall be applied on the Liabilities in such order of preference as Bank shall determine. Any excess, to the extent permitted by law, shall be paid to Debtor, who shall be liable for any deficiency.

5. DEFAULTS. The occurrence of any of the following events shall constitute a default hereunder:

- (a) Failure by Debtor to pay any of the Liabilities when due by acceleration or otherwise;
- (b) Failure by Debtor to observe or perform any of the provisions of this Agreement or of any instrument pertaining to any Liability;
- (c) The making or furnishing by Debtor to Bank of any representation, warranty, financial statement or other information in connection with this Agreement which is materially false;
- (d) Death of Debtor if an individual, dissolution of Debtor if a partnership, or the beginning of any action or proceeding to dissolve Debtor if a partnership or a corporation;
- (e) The commencement of any action or proceeding by or against Debtor under the Bankruptcy Act or under any other present or future State or Federal law for the relief of debtors; or the appointment of a receiver or trustee for Debtor or any substantial part of Debtor's assets; or the issuance of an attachment or the entry of a judgment against Debtor, the effect of which is not stayed within ten (10) days; or the issuance of an attachment, levy or restraining order against the Vehicle;
- (f) Bank shall deem itself insecure, in good faith believing that the prospect of payment of the Liabilities or performance of this Agreement is impaired.

Upon occurrence of any event of default, Bank is authorized in its discretion to declare any or all of the Liabilities to be immediately due and payable without demand or notice to Debtor and may exercise any one or more of the rights and remedies granted pursuant to this Agreement or given to a secured party under the Uniform Commercial Code, including without limitation the right to take possession and sell, lease or otherwise dispose of the Vehicle.

6. TERMINATION. This Agreement and the security interest in the Vehicle created hereby shall terminate when the Liabilities have been paid in full. Prior to such termination, this shall be a continuing Agreement.

7. GENERAL PROVISIONS. This Agreement shall be governed by and construed in accordance with the laws of the State of Ohio in all respects, including matters of construction, validity and performance, shall inure to the benefit of Bank, its successors and assigns and to any other holder who derives from Bank title to or an interest in any Liabilities, and shall be binding upon Debtor and the heirs, executors, administrators, successors and assigns of Debtor. Bank is authorized to fill in any blank spaces herein, to correct patent errors herein, to complete or correct the description of the Vehicle, to detach any instrument which now may be attached hereto and to date this Agreement. All notices to Debtor shall be deemed sufficiently given if mailed to Debtor's address stated herein. If there be more than one Debtor such term shall include each of them and their obligations hereunder shall be joint and several. The term Uniform Commercial Code as used herein means Chapters 1301 to 1309, inclusive, Ohio Revised Code.

CONSUMER CREDIT INSTALLMENT NOTE AND SECURITY AGREEMENT

No. _____, Ohio \$ 11,446.30

For value received, I or we, jointly and severally promise to pay to the Elyria Savings & Trust National Bank, hereinafter referred to as "Bank", _____ DOLLARS at the _____ office of the above named Bank, in _____ monthly installments of \$ 331.84 each, and a final installment of \$ _____. The first installment to become due and payable on or before the 15th day of _____, 19____, and one installment to become due and payable on or before the 15th day of each succeeding month until the whole of said indebtedness is paid, with interest from maturity at the rate of eight per cent (8%) per annum. Any unpaid balance may be paid, at any time, without penalty and any unearned finance charge will be refunded on the rule of 78th factor method. In the event that maker(s), hereinafter called "borrower(s)" default(s) more than ten (10) days on any payment due, a late charge of five per cent (5%) of the payment due may be assessed but not exceeding \$5.00.

To further secure the payment of _____ Dollars (\$ 11,446.30) owed jointly and severally by the undersigned to the above named Bank, the undersigned hereby grants to said Bank a security interest in the following collateral: _____

_____ Serial number FWA203801

together with increase in value by additions, improvements or replacements thereto, including such as may be substituted by the undersigned. The undersigned warrants that borrower(s) own(s) and possess(es) said collateral and that it is free from all encumbrances.

If any installment of this note is not paid at the time and place specified, the entire amount unpaid shall be due and payable at the option of the holder hereof. All parties hereto, whether borrowers, endorsers, sureties, guarantors or otherwise, hereby waive demand, notice and protest. Protest, presentment, notice of dishonor, and extension of time for payment are waived by all who become parties to this note, and any such party assents to any substitution, exchange, or release of collateral granted by the holder. The borrowers, endorsers, and guarantors of this note guarantee to pay all costs of collection if suit is brought thereon.

In case said note or any renewal thereof, or any other debt or obligation secured thereby, or any part thereof, shall not be paid after the same becomes due by the terms thereof, or in the event said Bank deems itself insecure or its security endangered at any time even before maturity of said note, the borrowers promise whenever required by the holder hereof to increase the amount of security for this obligation until satisfactory to the holder; and, should this security be not increased when so required, or should the borrowers for any cause whatsoever not make or cause to be made the deposits required by the terms hereof, then this obligation, at the option of the holder, with or without notice, shall become due and payable, whether due according to its face or not. Each of the undersigned hereby assents to the addition of co-makers subsequent to his signature hereto, with or without notice, and agrees that his liability hereon shall not be affected thereby.

For the purpose of enforcing the payment of this obligation, the said holder shall have full power and authority to sell, assign, collect, compromise, transfer, and deliver all of the said collateral, whether original or additional, or so much thereof as may be requisite or as the holder may deem advisable, and apply the proceeds, or so much thereof as may be necessary to pay the necessary expenses and charges in selling the same, to the payment of this note and the balance of the proceeds to the payment of any other liability of the said borrower(s) of the said collateral to the holder, and render the balance, if any, to the borrower(s) of the said collateral.

Such sale may be made wherever the said holder may direct, and may be public, or private, or both, with or without advertisement, and with or without notice to or demand on the makers or the borrower(s) of the said collateral, or any of them, demand and notice being hereby waived, and the said holder may become the purchaser of any or all of the said collateral at any such public sale free from any right of redemption on the part of the undersigned which right is hereby waived and released.

It is understood and agreed, however, that the holder shall not be compelled to resort first to the collateral hypothecated for the security of this obligation, but may at their election require said obligation to be paid by any borrower(s) hereon. This note shall bear interest at the rate of eight per cent (8%) per annum after maturity until paid. Upon default of more than ten (10) days in any payment due, the entire indebtedness may be declared due and payable at the option of the holder hereof.

Any deposit or other sums at any time credited by or due from said Bank to the undersigned, or any of them, and any securities or other property of the undersigned, or any of them, in the possession of said Bank may at all times be held and treated as additional collateral for the payment of this note and the other liabilities herein referred to and such deposits or sums may at any time be applied or set off against the amount due or to become due. Said Bank shall have no duties as to the collection or protection of the collateral, or of any income thereon, nor as to the preservation of any rights pertaining thereto. Said Bank may, from time to time, whether before or after any of the liabilities secured hereby shall become due and payable, transfer all or any part of the collateral into the name of said Bank or its nominee, with or without disclosing that such collateral is subject to the security interest granted hereby.

This security interest () does () does not cover after-acquired property and (X) does () does not secure future indebtedness.

Use: _____ personal, family or household purposes, _____ business, _____ farming operations.

- 1. Proceeds _____ \$ _____
- 2. Credit Life Insurance _____ \$ _____
- 3. Accident and Health Insurance _____ \$ _____
- 4. Other _____ \$ _____
- 5. Amount Financed (1 + 2 + 3 + 4) _____ \$ _____

6. FINANCE CHARGE(S)

- (a) Interest _____ \$ _____
- (b) Loan Fee(s) _____ \$ _____
- (c) Filing Fee _____ \$ _____
- (d) Appraiser Fee _____ \$ _____
- (e) Other _____ \$ _____
- 7. Total Finance Charges _____ \$ _____
- 8. Total of Payments _____ \$ _____

9. ANNUAL PERCENTAGE RATE _____ %

PREPAYMENT REBATE: Credit on prepayment shall be computed by deducting an acquisition charge of \$10.00 from the Finance Charge and multiplying the remainder by the Rule of 78ths factor.

INSURANCE

Credit Life and Accident and Health

Credit Life and/or Accident and Health Insurance is not required to obtain this loan. Accident and Health is only available to one borrower and is not available without Credit Life.

I/We desire the coverage(s) shown on the line immediately below my/our signature(s) at the cost(s) set forth in Item 2 or Items 2 and 3 for the term of the loan.

Credit Life Insurance and Accident and Health Insurance
Date
(cross out if not desired)

Credit Life Insurance
Date

Group Creditor Insurance(s) shown above covers only person(s) signing above.

UNDERSIGNED HEREBY ACKNOWLEDGES RECEIPT OF A COMPLETED EXACT COPY OF THIS INSTRUMENT.

(Address)

(City and State)

(Telephone No.)

(Zip)

(Signature of Borrower)

James C. Freeman, Jr., President

ELYRIA SAVINGS & TRUST
NATIONAL BANK



Consumer Credit Department

The following information concerning interest paid to Elyria Savings & Trust National Bank during the year noted below, by the borrower whose name and address appears below, is furnished without warranty for use of the borrower.

INTEREST PAID

Installment Loan \$

071-0270616 \$ 401.06

CALENDAR YEAR

1976

Chemical Recovery Systems

IL - 25

RETAIN THIS INFORMATION FOR INCOME TAX PURPOSES

CONSUMER CREDIT INSTALLMENT NOTE AND SECURITY AGREEMENT

No. 071 0270616 15

6/11/76 Elyria

, Ohio

43,052-18

For value received, I or we, jointly and severally promise to pay to the Elyria Savings & Trust National Bank hereinafter referred to as "Bank", Thirteen Thousand Fifty Three and 18/100 ----- DOLLARS at the Eastgate ----- office of the above named Bank, in 35 ----- monthly installments of \$ 362.58 ----- each, and a final installment of \$ 362.88 ----- The first installment to become due and payable on or before the 15th ----- day of July -----, 1976, and one installment to become due and payable on or before the 15th ----- day of each succeeding month until the whole of said indebtedness is paid, with interest from maturity at the rate of eight per cent (8%) per annum. Any unpaid balance may be paid, at any time, without penalty and any unearned finance charge will be refunded on the rule of 78th factor method. In the event that maker(s), hereinafter called "borrower(s)" default(s) more than ten (10) days on any payment due, a late charge of five per cent (5%) of the payment due may be assessed but not exceeding \$5.00.

To further secure the payment of Thirteen Thousand Fifty Three and 18/100-----
-----Dollars (\$ 13,053.18)

owed jointly and severally by the undersigned to the above named Bank, the undersigned hereby grants to said Bank a security interest in the following collateral: -----

1960 Freuhauf Tank Trailer serial number FWA203801

together with increase in value by additions, improvements or replacements thereto, including such as may be substituted by the undersigned. The undersigned warrants that borrower(s) own(s) and possess(es) said collateral and that it is free from all encumbrances.

If any installment of this note is not paid at the time and place specified, the entire amount unpaid shall be due and payable at the option of the holder hereof. All parties hereto, whether borrowers, endorsers, sureties, guarantors or otherwise, hereby waive demand, notice and protest.

Protest, presentment, notice of dishonor, and extension of time for payment are waived by all who become parties to this note, and any such party assents to any substitution, exchange, or release of collateral granted by the holder. The borrowers, endorser, and guarantors of this note guarantee to pay all costs of collection if suit is brought thereon.

IN case said note or any renewal thereof, or any other debt or obligation secured thereby, or any part thereof, shall not be paid after the same becomes due by the terms thereof, or in the event said Bank deems itself insecure or its security endangered at any time even before maturity of said note, the borrower promises whenever required by the holder hereof to increase the amount of security for this obligation until satisfactory to the holder; and, should this security be not increased when so required, or should the borrowers for any cause whatsoever not make or cause to be made the deposits required by the terms hereof, then this obligation, at the option of the holder, with or without notice, shall become due and payable, whether due according to its face or not. Each of the undersigned hereby assents to the addition of co-makers subsequent to his signature hereto, with or without notice, and agrees that his liability hereon shall not be affected thereby.

For the purpose of enforcing the payment of this obligation, the said holder shall have full power and authority to sell, assign, collect, compromise, transfer, and deliver all of the said collateral, whether original or additional, or so much thereof as may be requisite or as the holder may deem advisable, and apply the proceeds, or so much thereof as may be necessary to pay the necessary expenses and charges in selling the same, to the payment of this note and the balance of the proceeds to the payment of any other liability of the said borrower(s) of the said collateral to the holder, and render the balance, if any, to the borrower(s) of the said collateral.

Such sale may be made wherever the said holder may direct, and may be public, or private, or both, with or without advertisement, and with or without notice to or demand on the makers or the borrower(s) of the said collateral, or any of them, demand and notice being hereby waived, and the said holder may become the purchaser of any or all of the said collateral at any such public sale free from any right of redemption on the part of the undersigned which right is hereby waived and released.

It is understood and agreed, however, that the holder shall not be compelled to resort first to the collateral hypothecated for the security of this obligation, but may at their election require said obligation to be paid by any borrower(s) hereon. This note shall bear interest at the rate of eight per cent (8%) per annum after maturity until paid. Upon default of more than ten (10) days in any payment due, the entire indebtedness may be declared due and payable at the option of the holder hereof.

Any deposit or other sums at any time credited by or due from said Bank to the undersigned, or any of them, and any securities or other property of the undersigned, or any of them, in the possession of said Bank may at all times be held and treated as additional collateral for the payment of this note and the other liabilities herein referred to and such deposits or sums may at any time be applied or set off against the amount due or to become due. Said Bank shall have no duties as to the collection or protection of the collateral, or of any income thereon, nor as to the preservation of any rights pertaining thereto. Said Bank may, from time to time, whether before or after any of the liabilities secured hereby shall become due and payable, transfer all or any part of the collateral into the name of said Bank or its nominee, with or without disclosing that such collateral is subject to the security interest granted hereby.

This security interest (X) does () does not cover after-acquired property and (X) does () does not secure future indebtedness.

Use: _____ personal, family or household purposes, _____ business, _____ farming operations.

1. Proceeds -----	\$ 10,500.00
2. Credit Life Insurance -----	\$ ---
3. Accident and Health Insurance -----	\$ ---
4. Other -----	\$ ---
5. Amount Financed (1 + 2 + 3 + 4) -----	\$ 10,500.00

6. FINANCE CHARGE(S)

(a) Interest	\$ 2543.18
(b) Loan Fee(s)	\$ 5.00
(c) Filing Fee	\$ 5.00
(d) Appraiser Fee	\$ ---
(e) Other	\$ ---

7. Total Finance Charges	\$ 2,553.18
8. Total of Payments	\$ 13,053.18

9. ANNUAL PERCENTAGE RATE 14.548 %

PREPAYMENT REBATE: Credit on prepayment shall be computed by deducting an acquisition charge of \$10.00 from the Finance Charge and multiplying the remainder by the Rule of 78ths factor.

142 Locust Street

(Address)

Elyria, Ohio

(City and State)

(Telephone No.)

(Zip)

INSURANCE

Credit Life and Accident and Health

Credit Life and/or Accident and Health Insurance is not required to obtain this loan. Accident and Health is only available to one borrower and is not available without Credit Life.

I/We desire the coverage(s) shown on the line immediately below my/our signature(s) at the cost(s) set forth in Item 2 or Items 2 and 3 for the term of the loan.

~~XXXXXX~~ Credit Life Insurance and Accident and Health Insurance ~~XXXXXX~~
Date _____
(cross out if not desired)

Credit Life Insurance

Date _____

Group Creditor Insurance(s) shown above covers only person(s) signing above.

UNDERSIGNED HEREBY ACKNOWLEDGES RECEIPT OF A COMPLETED EXACT COPY OF THIS INSTRUMENT.

xJames Freeman, President of Chemical Recovery
Systems

x James Freeman, Individual

\$ 5,000.00

PROMISSORY NOTE

(FULL COGNOVIT CLAUSE)

Elyria, Ohio, March 1, 1976, 19

Ninety days after date, I or we, jointly and severally, for value received, promise to pay to the order of

ELYRIA SAVINGS & TRUST NATIONAL BANK, at its Main Office,

Elyria, Ohio, - - - Five thousand dollars and no/100 - - - Dollars

together with interest from the date hereof until paid at the rate of nine per cent per annum, payable quarterly.

Principal and interest to draw interest at 8 per cent after due until paid, payable quarterly.

The makers and endorsers of this note severally waive presentment for payment, protest and notice of protest and non-payment and all defenses on the ground of any extension of the time of its payment that may be given by the holder or holders to them or either of them.

We hereby (without the power of revocation) authorize any Attorney-at-Law to appear for us, or either of us, in any court of competent jurisdiction at any time after maturity and then and there waive process and notice, and confess judgement in the proper action against us or either of us, in favor of Elyria Savings & Trust National Bank, or the lawful owner of this note at that time, for the sum due (when judgement shall be confessed) on the above demand with interest at 8 per cent, to be computed after maturity, and for costs of suit, and then and there release all errors. I/we promise to pay a "late charge" of 25¢ per day for each day this note remains unpaid or unrenewed after maturity and for each day interest hereon is overdue.

DATE	INTEREST PAYMENT	INTEREST PAID TO	PRINCIPAL PAYMENT	PRINCIPAL BALANCE
JUN 4 '76	E.B.	113426-1-76		5000 00
JUN 12 '76	P.C.		5000 00	- 0 -
JUN 21 '76	P.C.	12336-11-76		- 8 -

DATE	INTEREST PAYMENT	INTEREST PAID TO	PRINCIPAL PAYMENT	PRINCIPAL BALANCE

CHEMICAL RECOVERY SYSTEMS OF OHIO-OBITTS CHEMICAL CO.
JFC

\$5,000.00

THIS SPACE RESERVED FOR BANK USE.

WARNING-BY SIGNING THIS PAPER YOU GIVE UP YOUR RIGHT TO NOTICE AND COURT TRIAL. IF YOU DO NOT PAY ON TIME A COURT JUDGMENT MAY BE TAKEN AGAINST YOU WITHOUT YOUR PRIOR KNOWLEDGE AND THE POWERS OF A COURT CAN BE USED TO COLLECT FROM YOU OR YOUR EMPLOYER REGARDLESS OF ANY CLAIMS YOU MAY HAVE AGAINST THE CREDITOR WHETHER FOR RETURNED GOODS, FAULTY GOODS, FAILURE ON HIS PART TO COMPLY WITH THE AGREEMENT, OR ANY OTHER CAUSE.

Signed at Elyria

CHEMICAL RECOVERY SYSTEMS OF Ohio

PAID
JUN 21 1976
ELYRIA SAVINGS & TRUST NATL. BANK
MAIN OFFICE

James F. Freeman

No. 129166

Peter J. Shagena

Peter J. Shagena

Due June 1, 1976

Address 142 Locust Street, Elyria, Ohio 44035

ELYRIA SAVINGS & TRUST



NATIONAL BANK

ELYRIA, OHIO

March 15, 1976

Chemical Recovery Systems, Inc.
142 Locust Street
Elyria, Ohio 44035

Att: Mr. James Freeman

Dear Jim:

At your convenience would you stop at the bank to discuss the renewal of your \$25,000.00 Line of Credit. There are some matters in the financial statement that require further discussion before we can act upon the renewal of this line.

Very truly yours,

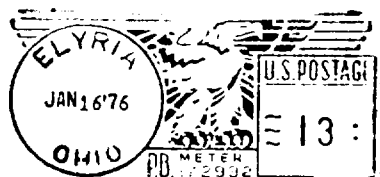
ELYRIA SAVINGS & TRUST NATIONAL BANK

James F. Collier
Vice President, Secretary

JFC:rk



ELYRIA SAVINGS & TRUST
NATIONAL BANK
COURT & BROAD STREETS
ELYRIA, OHIO 44035



OP-27

ELYRIA SAVINGS & TRUST
NATIONAL BANK



Consumer Credit Department

The following information concerning interest paid to
Elyria Savings & Trust National Bank during the year
noted below, by the borrower whose name and address
appears below, is furnished without warranty for use
of the borrower.

INTEREST PAID

Installment Loan \$ _____

\$ _____

\$ 274.19

CALENDAR YEAR 25

0096-048-0949767

CHEMICAL RECOVERY SYSTEMS

142 LOCUST ST

ELYRIA OH 44035

IL - 25

RETAIN THIS INFORMATION FOR INCOME TAX PURPOSES

The following information concerning interest paid to Elyria Savings & Trust National Bank during the year noted below, by the borrower whose name and address appears below, is furnished without warranty at the request of the borrower.

INTEREST PAID

Mortgage Loan	\$	
Unsecured Loan	\$	
Collateral Loan	\$	
Installment Loan	\$	16.65
BankAmericard	\$	
Total		

CALENDAR YEAR 1975

048-0946977

ELYRIA SAVINGS & TRUST NATIONAL BANK

OFFICE _____

Obetts Chemical

IL - 25 R

ELYRIA SAVINGS & TRUST
NATIONAL BANK



Consumer Credit Department

The following information concerning interest paid to Elyria Savings & Trust National Bank during the year noted below, by the borrower whose name and address appears below, is furnished without warranty for use of the borrower.

75

INTEREST PAID

Installment Loan \$

\$ 859.83

CALENDAR YEAR

0096-061-0106105
OBITTS CHEMICAL CO
142 LOCUST ST
ELYRIA OHIO 44035

IL - 25

RETAIN THIS INFORMATION FOR INCOME TAX PURPOSES

ELYRIA SAVINGS & TRUST
NATIONAL BANK



Consumer Credit Department

The following information concerning interest paid to Elyria Savings & Trust National Bank during the year noted below, by the borrower whose name and address appears below, is furnished without warranty for use of the borrower.

INTEREST PAID

Installment Loan \$

048 0949767 : 84.36

CALENDAR YEAR 1976

Chemical Recovery Systems

IL - 25

RETAIN THIS INFORMATION FOR INCOME TAX PURPOSES

AGREEMENT (FF) SECURITY AGREEMENT AND DISCLOSURE STATEMENT

To secure the payment of Three thousand six hundred sixty-seven & 68/100 Dollars owed jointly and severally by the undersigned to Elyria Savings & Trust National Bank, hereinafter referred to as "Bank", of Elyria, Ohio as evidenced by a note of even date, the undersigned hereby grant to Bank a purchase money security interest in the following motor vehicle:

ONE	MAKE	No. of Cylinders	Body Type (If Truck, Give Tonnage)	Color	MODEL	NEW or USED	YEAR	SERIAL NUMBER	KEY NUMBER
1	Chrysler	8	2 Dr. Special	Silver	Cordoba New		75	SS22 K5R	218421

And Special Equipment Checked

☒ Radio ☒ Heater ☒ Automatic Transmission ☐ Overdrive ☐ Power Steering ☐ Power Brakes ☐ Window Lifts

☐ Air Conditioner ☐ Other (Specify) Landau Roof

together with accessories and equipment, including such as may be substituted by the undersigned Debtor (herein after such property is collectively called "Vehicle"). Debtor warrants that Debtor owns and lawfully possesses the Vehicle and that it is free from all encumbrances. This Security Agreement incorporates the terms below and on the reverse side hereof.

- (1) Proceeds to debtor \$ 3200.00
- (2) Insurance premiums & other charges (No insurance coverage unless premium shown and box checked):
- (a) Credit Life \$ 45.85
- (b) Accident & Health ☐ \$
- (c) Cost of Property Insurance ☐ \$
- Comprehensive or
- Fire & Theft & ACV ☐
- \$ Deductible Collision ☐
- Term Months
- (DEBTOR MAY CHOOSE PERSON THROUGH WHICH ABOVE INSURANCE IS TO BE OBTAINED, IF DEBTOR SO CHOOSES, NAME OF PERSON
- IS

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE TO OTHERS IS NOT INCLUDED.

(d) Other charges (Itemize):

- ☐ \$
- ☐ \$ 3245.85
- (3) Unpaid Balance-Amount Financed \$ 3245.85
(Item (1) + Item (2))
- THIS FINANCE CHARGE COMPUTED FROM TIME NOTE IS SIGNED AND DATED.
- (4) Finance Charge \$ 421.83
ANNUAL PERCENTAGE RATE 12.02%
- (5) Total of payments \$ 3667.68
(Item (3) + (4))

The Time Balance Total of Payments (Item (5)), Debtor promises to pay to Elyria Savings & Trust National Bank in 24 monthly installments of \$ 152.82 each and a final installment of \$, the first installment to be paid on April 30, 1975, and one installment on the 30th day of each successive month thereafter until paid.

048- -30

INSURANCE

Credit Life and Accident and Health
Credit Life and/or Accident and Health Insurance is not required to obtain this loan. Accident and Health is only available to one borrower and is not available without Credit Life.

I/We desire the coverage(s) shown on the line immediately below my/our signature(s) at the cost(s) set forth in Item 2(a) or Items 2(a) and (b) for the term of the loan.

Credit Life and Accident and Health
(Cross out if not desired)

Date

James C. Freeman 03-19-75
Credit Life Insurance

Date

Signature(s) of Borrower(s)

Group Creditor Insurance(s) shown above covers ONLY person(s) signing above.

DEFAULT CHARGES: In the event payments are not made promptly as agreed, at the option of the holder hereof any payment not paid within TEN (10) days after due, a late charge in the amount of FIVE (5) per cent of such payment or \$3, whichever is less, may be charged.

PREPAYMENT REBATE: Credit on prepayment shall be computed by deducting an acquisition charge of \$10.00 from the FINANCE CHARGE and multiplying the remainder by the Rule of 78ths factor.

WILL VEHICLE BE USED PRIMARILY FOR COMMERCIAL OR BUSINESS PURPOSES? () YES () NO.

Debtor agrees that vehicle shall be located at address shown on the Note referred to hereinabove.

UNDERSIGNED ACKNOWLEDGE(S) RECEIPT, AFTER SIGNING, OF AN EXACT COPY OF ATTACHED SECURITY AGREEMENT AND DISCLOSURE STATEMENT COMPLETELY FILLED IN.

- (1) James C. Freeman (L.S.)
Chemical Systems
- (2) James C. Freeman (L.S.)
(Debtor Sign Here)

EXHIBIT "A"

1. Certificate of Title to and a security interest in the Vehicle and all equipment at any time added thereto shall remain and vest in Holder until all sums due and to grow due hereunder shall be fully paid in cash by Debtor and Debtor has performed all conditions hereunder. Upon discharge of all obligations under this agreement by Debtor, Holder hereof will deliver to Debtor the title papers executed in connection with said vehicle with proper evidence of satisfaction of agreement, in accordance with the laws of the State of Ohio.

Risk of loss of, injury to, or destruction of the motor vehicle shall be at all times in the Debtor and the Debtor's obligation to pay the balance due on the note which is evidence of the debt shall be in no way impaired by such loss, injury or destruction.

2. Debtor shall keep the Vehicle insured against fire, theft and collision for the full term of this agreement for the dual protection of Debtor and Holder to the extent of their interests therein. If Debtor fails to supply insurance on the Vehicle or is unable to acquire insurance or Holder is unable to purchase dual protection insurance, Holder may, but is not obligated to purchase a single interest insurance policy on the motor vehicle and Debtor shall pay the premium therefor to the Holder on demand (or, if Holder permits, in equal installments concurrently with the installments of the unpaid balance then remaining payable hereunder) and until such full payment, the amount of said premium unpaid shall constitute an additional part of the obligation to be paid under this agreement. Debtor hereby assigns to Holder, all moneys payable by insurance companies (return premiums, claim payments, etc.) not in excess of the unpaid balance hereunder, with right in Holder to take all steps with respect thereto which Debtor might have taken save for this assignment and apply such funds in reduction of the unpaid balance outstanding on this agreement, if same are not used to buy replacement insurance and hereby appoints Holder as Debtor's attorney-in-fact to settle insurance claims and endorse all drafts received from insurance carriers.

3. No other extension of credit exists, or is to be made, in connection with this loan. Holder is hereby authorized to correct any and all patent errors in the typewritten or handwritten portions of this agreement and the related note.

4. Waiver of or acquiescence in any default by Holder shall not constitute waiver of any subsequent or other default and all rights and remedies hereunder are cumulative and not alternative. Time is the essence of this agreement.

5. Default shall exist hereunder (1) if Debtor shall fail to pay the monthly installments set forth in Note of even date as they fall due; or (2) if Debtor shall attempt to (a) remove or allow removal of the vehicle from the address where Debtor now resides, (b) conceal or attempt to conceal or sell, encumber or otherwise dispose of this agreement or any interest therein or the Vehicle or any interest therein, (c) hire out or let the Vehicle, (d) carry passengers in the Vehicle for hire, (3) misuse or abuse the Vehicle, or (f) use or allow the use of the Vehicle in connection with any undertaking prohibited by law, or (3) if bankruptcy or insolvency proceedings shall be instituted by or against Debtor, or (4) if the Vehicle shall be attached, levied upon, seized in any legal proceedings, or held by virtue of any lien or distress, or (5) if Debtor shall make any assignment for the benefit of creditors, or (6) if Debtor shall fail to pay promptly all taxes and assessments upon the Vehicle or the use thereof, or (7) of the operator's license of Debtor or the registration certificate issued for the Vehicle shall be suspended or revoked, or (8) if Debtor or any guarantor for Debtor hereof shall die, or (9) if the Vehicle is damaged or permitted to remain in a damaged condition for one month after the occurrence of accident causing said damage, or (1) if Debtor shall fail to keep the Vehicle insured as hereinabove provided, or (11) if any statement in the Debtor's "Credit Statements" which are the inducement for this loan prove to the satisfaction of the Holder to be untrue.

In the event of default or the breach of any undertaking or of condition to be performed by Debtor (1) the entire unpaid balance of note secured hereby shall, at the option of Holder, become immediately due and payable, and (2) Debtor agrees upon demand to deliver the Vehicle to Holder, or Holder may, with or without legal process, and with or without previous notice or demand for performance, enter any premises wherein the Vehicle may be, and take possession of the same, together with anything therein.

Holder may retain the Vehicle as its property or may sell the Vehicle pursuant to the statutes of Ohio whereupon Debtor agrees to pay any deficiency on demand.

While removing the Vehicle from point of repossession to Holder's place of storage, Holder may use Debtor's license plates.

Debtor agrees to send notice by certified mail to the Holder hereof within twentyfour hours after repossession if Debtor claims any articles not included herein were contained in the Vehicle at the time of repossession, and agrees that the failure to do so shall be a waiver of and bar to any subsequent claim therefor.

6. Any provision hereof which may prove unenforceable shall not affect the validity of any other provision of this agreement.

7. This agreement shall be interpreted according to the laws of the State of Ohio and all rights and remedies are governed by said law.

RECORDED

Date 3-26-75 No. 471502

NEGOTIABLE NOTE

\$ 3667.68 City Grafton Ohio, Date March 19, 19 75 No. 048-949767 -30

FOR VALUE RECEIVED, each undersigned promises to pay to the order of ELYRIA SAVINGS & TRUST NATIONAL BANK Three thousand six hundred sixty-seven & 68/100-- DOLLARS (\$ 3667.68) at the Grafton office of the aboved named Bank in 24 consecutive monthly installments of \$ 152.82 each, last installment of \$ 152.82, the first installment payable April 30, 19 75, and the remaining ones at monthly intervals thereafter.

If this Note, or any part thereof, is not paid at the maturity thereof, whether such maturity be caused by lapse of time or by acceleration, this Note or the part thereof which has matured, as the case may be, shall thereafter draw straight interest at the rate of eight (8) per cent annum until paid; or at the option of the holder hereof, the holder may collect, and the undersigned promise to pay, a late charge calculated at the rate of five cents (5¢) for each dollar of any monthly installment shown above which is not paid on or before ten (10) days after the due date thereof, which late charge, if imposed, shall be in lieu of such eight (8) per cent straight interest on the applicable installment.

In the event of (a) any default in the payment of any installment of this Note as herein agreed, or (b) any default of the terms of any Security Agreement pertaining to this Note, or (c) the death of any endorser hereunder or the dissolution or beginning of any action to dissolve any partnership or corporation if said endorser is a partnership or a corporation (other than one endorsing without recourse), or (d) any proceeding commenced by or against any of the undersigned or any endorser hereof (other than one endorsing without recourse) under the Bankruptcy Act or under any other present or future State or Federal insolvency laws, or (e) the holder hereof deeming itself insecure for any reason whatsoever, then this Note immediately shall become due at the option of the holder hereof without demand or notice. Each undersigned and each endorser hereof waives demand for payment and protest of this Note.

Each undersigned and each endorser hereof agrees and consents that, without notice and without affecting their liability hereon, the holder is authorized to: (a) cause the signature of one or more additional makers and/or endorsers to be added at time or times; (b) at any time or times extend the time of payment of this Note in whole or part; (c) sell, exchange, surrender or otherwise deal with collateral now or hereafter securing this Note; (d) modify, waive, supplement or otherwise change the terms of any Security Agreement pertaining to this Note; (e) detach this Note from the Security Agreement.

This Note shall be governed by and construed in accordance with the laws of the State of Ohio in all respects, including matters of construction, validity and performance. Each undersigned individual represents to the holder hereof that (s)he is at least 18 years of age. The undersigned, when more than one, shall be jointly and severally liable hereon.

(Addresses)

142 Locust St., Elyria, Ohio
1975 Chrysler 2 Dr

Signature of Debtor(s)

James C. Freeman, Pres.
Chemical Recovery Systems, Inc.

James C. Freeman, Pres.

And as an individual -

From

Chemical Recovery Systems

James C. Freeman, Pres.

TO

ELYRIA SAVINGS & TRUST
NATIONAL BANK
ELYRIA, OHIO

Filed 19.....

ELYRIA SAVINGS & TRUST
NATIONAL BANK
ELYRIA, OHIO



DON E. WOLCOTT, INC.
POST OFFICE BOX G - (104 WEST FOURTH STREET)
ROYAL OAK, MICHIGAN 48067

THE TRAVELERS

CERTIFICATE OF INSURANCE

DETROIT OFFICE
1000 Travelers Tower
Telephone: (313) 355-5000
SOUTHFIELD, MICHIGAN 48076

Certificate issued to:

**THE ELYRIA SAVINGS & TRUST
NATIONAL BANK
BROAD & COURT STREETS
ELYRIA, OHIO 44035
Consumer Credit Department**

THIS IS TO CERTIFY THAT THE FOLLOWING COVERAGES ARE PROVIDED UNDER THE POLICY NUMBER AND FOR THE INSURED STATED BELOW:

1. Name of Insured: **CHEMICAL RECOVERY SYSTEMS, INC.**
2. Policy Period: **8/1/75 to 8/1/76**
3. Policy Number: **650-823A170-7-IND-75**
4. Coverage: **\$500,000. Single Limits Liability
\$2,000. Medical Payments
\$50. deductible Comprehensive
\$100. deductible Collision
Road Aid**
5. Automobile to which this insurance applies:
**1975 Chrysler Cordoba Sedan
#SS22K5R218421**
6. Producer: **Don E. Wolcott, Inc.**

ANY LOSS UNDER COVERAGES LISTED ABOVE IS PAYABLE AS INTEREST MAY APPEAR TO THE NAMED INSURED AND THE PERSON OR ORGANIZATION TO WHOM THIS CERTIFICATE IS ISSUED.

THE COVERAGES STATED ABOVE ARE SUBJECT TO ALL THE TERMS OF THE POLICY DESIGNATED HEREIN AND THIS CERTIFICATE OF INSURANCE NEITHER EXTENDS OR ALTERS THE COVERAGE AFFORDED.

IF THIS POLICY IS CANCELED OR CHANGED IN SUCH MANNER AS TO AFFECT THIS CERTIFICATE, TEN (10) DAYS' WRITTEN NOTICE WILL BE MAILED TO THE PERSON OR ORGANIZATION TO WHOM THIS CERTIFICATE IS ISSUED.

- ☒ THE TRAVELERS INDEMNITY COMPANY
- ☐ THE CHARTER OAK FIRE INSURANCE COMPANY
- ☐ THE TRAVELERS INDEMNITY COMPANY OF AMERICA
- ☐ THE TRAVELERS INDEMNITY COMPANY OF ILLINOIS
- ☐ THE TRAVELERS INDEMNITY COMPANY OF RHODE ISLAND

Dated: **8/6/75**

By *[Signature]* **V.P.**
Authorized Representative
DON E. WOLCOTT, INC./ma

THE TRAVELERS INSURANCE COMPANIES • ONE TOWER SQUARE • HARTFORD, CONNECTICUT 06115



THE TRAVELERS

CERTIFICATE OF INSURANCE

DETROIT OFFICE
1000 Travelers Tower
Telephone: (313) 355-5000
SOUTHFIELD, MICHIGAN 48076

Certificate issued to:

ELYRIA SAVINGS & TRUST
NATIONAL BANK
ELYRIA, OHIO 44035

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2. Policy Period: **8/1/75 to 8/1/76**
3. Policy Number: **650-823A170-7-IND-75**
4. Coverage: **See attached**

5. Automobile to which this insurance applies:
see attached

6. Producer: **Don E. Wolcott, Inc.**

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- Inv. agent*
Don E. Wolcott, Inc
Post office Box 415
Royal Oak, Michigan
48067
- ☒ THE TRAVELERS INDEMNITY COMPANY
 - ☐ THE CHARTER OAK FIRE INSURANCE COMPANY
 - ☐ THE TRAVELERS INDEMNITY COMPANY OF AMERICA
 - ☐ THE TRAVELERS INDEMNITY COMPANY OF ILLINOIS
 - ☐ THE TRAVELERS INDEMNITY COMPANY OF RHODE ISLAND

Dated: 8/6/75 ma

By *B. Bruce Patterson* V.P.
Authorized Representative
DON E. WOLCOTT, INC.

1970 International Tractor #259410406456	<u>COMPREHENSIVE</u> \$50. ded.	<u>COLLISION</u> \$500. ded.
1966 Fruehauf Trailer Van #FWG596101	\$50. ded.	\$100. ded.
1961 Heil Stainless Steel Tanker #905760	\$50. ded.	\$100. ded.

B. Bruce Patterson
V.P. & General Manager

BBP/ma

GEORGE G. SPITZER MOTORS, INC.

Grafton, Ohio 44044

BUYERS ORDER

PURCHASER

Date

3/18 1975

ADDRESS

142 Locust St.

CITY

Urbana

STATE

COUNTY

2

ENTER MY ORDER FOR

YR.

75

MAKE

Chrysler

TYPE

Corolla 908 5072-

SERIAL NO.

522 KSR 218421

STOCK NO.

Freighty Service 157.50

What Brought Customer
To S. M.
Prospect For My Trade-In

RED BOOK
VALUE

CASH DELIVERED PRICE

806 Pg Stereo

161.75

759.50

6150.65

Also counted to det

5850 -

OPTIONAL EQUIPMENT

TOTAL

5830 -

USED CAR ALLOWANCE \$

\$ 2812.00

2812.00

DESCRIPTION OF TRADE-IN

Brown

Year 19

74

Make

Plymouth

Model Type

426 1446

CASH CAR DIFFERENCE

3098 -

Stock No.

Serial

Accident Damage
Repairs

SALES TAX ON SELLING PRICE

296 -

DELIVERY & HANDLING

3750

EST. BAL. OWED

Received check

Sw License
Transfer

150

Title
Fee

10.00

11.50

BAL. OWED TO

#11713 3100.00 for \$100 Reducible
2100

TOTAL CASH DIFFERENCE PRICE

3321.00

VERIFICATION

BALANCE OWED ON USED CAR.

PAYMENTS

12100
Paid 5/30/75
CL # 11863
\$100.00

Check #11713
3/18/75

CASH BALANCE

3321 -

TOTAL CASH TO BE PAID

121 -

BALANCE DUE

3300

INS. WITH

Travelers

INS. COVERAGE

BAL. IN

MOS. BEGINNING

Apr 18, 75

FINANCE THROUGH

7.5.75

Bal. Financed

3300 -

Insurance Cost

4728

Finance Cost

435.12

Service Charge

GRAND TOTAL

3782.40

24 @ \$

157.60

TOTAL

CREDIT O. K.

THE ABOVE COMPRISES THE ENTIRE AGREEMENT PERTAINING TO THIS PURCHASE AND NO OTHER AGREEMENT OF ANY KIND, VERBAL UNDERSTANDING OR PROMISE WHATSOEVER WILL BE RECOGNIZED.

I agree to pay the balance and accept delivery of vehicle within forty-eight hours after I have been notified that it is ready.

If my used vehicle is not turned in to you at the time this agreement is made, you shall have the right to re-appraise it for trade-in value at the time it is delivered to you, and I warrant the engine block not to be cracked. Failure on my part to take the vehicle, forfeits the down payment as liquidated damages for your expense and efforts in the matter and permits you to otherwise dispose of the vehicle without any liability to me whatsoever.

It is agreed that you will not be held liable for any delay or failure to make delivery through any cause whatsoever.

It is agreed that no warranty, either expressed or implied, is made by you under this order covering said vehicle other than that printed on reverse side.

It is expressly agreed that the legal title of said vehicle shall not pass to me until the full purchase price thereof, plus freight and delivery charges, as above stipulated, have been paid by me.

The price quoted is for immediate delivery, but if the price should be increased by the Manufacturer before vehicle has been assigned to me I agree to pay the difference in price.

I HAVE RECEIVED A COPY OF THIS ORDER, I FULLY UNDERSTAND ALL TERMS AND CONDITIONS SET FORTH HEREIN AND I CERTIFY THAT I AM 18 YEARS OF AGE OR OLDER.

Accepted By

SALESMAN

Buyer's Signature

X

Chemical Delivery Systems

Address

Phone

323 3275

Employment

SUBJECT TO FINANCE APPROVAL

THIS IS NOT AN ORDER UNTIL ACCEPTED BY AN OFFICER OF THE COMPANY

MAINTENANCE DEPT.

NOTICE OF MATURING NOTE / INTEREST

our note / interest will be due on 8-4 1975 Please remit by due date.

Original Amount \$	Principal Payment \$
Present balance \$ <u>5,000.00</u>	Interest \$ <u>112.19</u>
If renewal note is inclosed, please sign and return promptly.	Total Due \$ <u>5,112.19</u> #128333

Chemical Recovery Systems of Ohio Inc.
142 Locust St.
Elyria, Ohio 44035

NC - 16 ELYRIA SAVINGS & TRUST NATIONAL BANK 11-28-75 D.B.

1975
JAN 1 1975
RECEIVED
JAN 1 1975
JAN 1 1975

\$5,000.00

PROMISSORY NOTE

(FULL COGNOVIT CLAUSE)

Elyria, Ohio, May 5, 1975

---91 Days---

after date, I or we, jointly and severally, for value received, promise to pay to the order of

ELYRIA SAVINGS & TRUST NATIONAL BANK, at its Main Office,

Elyria, Ohio, - - - - Five Thousand and NO/100- - - - - Dollars

together with interest from the date hereof until paid at the rate of nine per cent per annum, payable quarterly.

The makers and endorsers of this note severally waive presentment for payment, protest and notice of protest and non-payment and all defenses on the ground of any extension of the time of its payment that may be given by the holder or holders to them or either of them.

We hereby (without the power of revocation) authorize any Attorney-at-Law to appear for us, or either of us, in any court of competent jurisdiction at any time after maturity and then and there waive process and notice, and confess judgement in the proper action against us or either of us, in favor of Elyria Savings & Trust National Bank, or the lawful owner of this note at that time, for the sum due (when judgement shall be confessed) on the above demand with interest at 8 per cent, to be computed after maturity, and for costs of suit, and then and there release all errors. I/we promise to pay a "late charge" of 25¢ per day for each day this note remains unpaid or unrenewed after maturity and for each day interest hereon is overdue.

DATE	INTEREST PAYMENT	INTEREST PAID TO	PRINCIPAL PAYMENT	PRINCIPAL BALANCE
AUG 1 75 S.J.S.	112 19	8-4-75	5000.00	

DATE	INTEREST PAYMENT	INTEREST PAID TO	PRINCIPAL PAYMENT	PRINCIPAL BALANCE

CHEMICAL RECOVERY SYSTEMS OF OHIO, INC.

JFC (R1)

\$5,000.00

THIS SPACE RESERVED FOR BANK USE.

WARNING-BY SIGNING THIS PAPER YOU GIVE UP YOUR RIGHT TO NOTICE AND COURT TRIAL. IF YOU DO NOT PAY ON TIME A COURT JUDGMENT MAY BE TAKEN AGAINST YOU WITHOUT YOUR PRIOR KNOWLEDGE AND THE POWERS OF A COURT CAN BE USED TO COLLECT FROM YOU OR YOUR EMPLOYER REGARDLESS OF ANY CLAIMS YOU MAY HAVE AGAINST THE CREDITOR WHETHER FOR RETURNED GOODS, FAULTY GOODS, FAILURE ON HIS PART TO COMPLY WITH THE AGREEMENT, OR ANY OTHER CAUSE.

Signed at Elyria, Lorain County, Ohio

CHEMICAL RECOVERY SYSTEMS OF OHIO, INC.

James Freeman, President

No. 128 333

Due Aug. 4, 1975

112 Locust Street, Elyria, Ohio 44035

0/128078/500000

ENDORSEMENTS

[illegible][illegible]

INSTALLMENT NOTE AND SECURITY AGREEMENT

No. 30-105670

\$ 10,687.63

December 5, 1978

For value received, I or we, jointly and severally promise to pay to the Elyria Savings & Trust National Bank

Ten Thousand Six Hundred Eighty Seven and 63/100----- DOLLARS

at the Main office of the above named Bank, in 29 monthly installments of \$ 356.25 each,

and one installment of \$ 356.38 The first installment to become due and payable on or before the 30th day

of December 30th, 1972, and one installment to become due and payable on or before the 30th day of each succeeding month until the whole of said indebtedness is paid, with interest from maturity at the rate of eight per cent (8%) per annum. Any unpaid balance may be paid, at any time, without penalty and any unearned finance charge will be refunded based on the rule of 78ths factor method. In the event that maker (s) default (s) on any payment, a charge of five percent (5%) of the payment may be assessed.

To further secure the payment of the

Ten Thousand Six Hundred Eighty Seven and 63/100----- \$ 10,687.63 Dollars owed jointly and severally by the undersigned to the above named Bank, the undersigned hereby grants to said bank a (security interest) (purchase money security interest) in the following collateral:

Real Estate Mortgage on property located at 128-142 Locust Street, Elyria, Ohio

1960 Tank Trailer Serial #905760
Heil

together with accessions including such as may be substituted by the undersigned. The undersigned warrants that borrower (s) owns and possesses said collateral and that it is free from all encumbrances. Except for a first real estate mortgage held by The Elyria Savings & Trust National Bank

If any installment of this note is not paid at the time and place specified, the entire amount unpaid shall be due and payable at the option of the holder hereof. All parties hereto, whether makers, endorsers, sureties, guarantors or otherwise, hereby waive demand, notice and protest.

Protest, presentment, notice of dishonor, and extension of time for payment are waived by all who become parties to this note, and any such party assents to any substitution, exchange, or release of collateral granted by the holder. The makers, endorsers, and guarantors of this note guarantee to pay all costs of collection if suit is brought thereon.

In case said note or any renewal thereof, or any other debt or obligation secured thereby, or any part thereof, shall not be paid after the same becomes due by the terms thereof, or in the event said Bank deems itself insecure or its security endangered at any time even before maturity of said note, the makers promise whenever required by the holder hereof to increase the amount of security for this obligation until satisfactory to the holder; and, should this security be not increased when so required, or should the makers for any cause whatsoever not make or cause to be made the deposits required by the terms hereof, then this obligation, at the option of the holder, with or without notice, shall become due and payable, whether due according to its face or not. Each of the undersigned hereby assents to the addition of co-makers subsequent to his signature hereto, with or without notice, and agrees that his liability hereon shall not be affected thereby.

For the purpose of enforcing the payment of this obligation, the said holder shall have full power and authority to sell, assign, collect, compromise, transfer, and deliver all of the said collateral, whether original or additional, or so much thereof as may be requisite or as the holder may deem advisable, and apply the proceeds, or so much thereof as may be necessary, to the payment of this note, and the necessary expenses and charges in selling the same, and the balance of the proceeds, if any, to the payment of any other liability of the depositor of the said collateral to the holder, and render the balance, if any, to the depositor of the said collateral.

Such sale may be made wherever the said holder may direct, and may be public, or private, or both, with or without advertisement, and with or without notice to or demand on the makers or the depositors of the said collateral, or any of them, demand and notice being hereby waived, and the said holder may become the purchaser of any or all of the said collateral at any such public sale free from any right of redemption on the part of the undersigned which right is hereby waived and released.

It is understood and agreed, however, that the holder shall not be compelled to resort first to the collateral hypothecated for the security of this obligation, but may at its election require said obligation to be paid by any maker or makers hereon. This note shall bear interest at the rate of eight per cent (8%) per annum after maturity until paid.

Any deposit or other sums at any time credited by or due from said Bank to the undersigned, or any of them, and any securities or other property of the undersigned, or any of them, in the possession of said Bank may at all times be held and treated as additional collateral for the payment of this note and the other liabilities herein referred to and such deposits or sums may at any time be applied or set off against the amount due or to become due. Said Bank shall have no duties as to the collection or protection of the collateral, or of any income thereon, nor as to the preservation of any rights pertaining thereto beyond the safe custody of the collateral. Said Bank may, from time to time, whether before or after any of the liabilities secured hereby shall become due and payable, transfer all or any part of the collateral into the name of said Bank or its nominee, with or without disclosing that such collateral is subject to the security interest granted hereby.

The makers, co-makers, sureties, guarantors, and endorsers hereby waive demand of payment, protest and notice thereof, and authorize and empower any attorney-at-law in their names and behalf or in the name and behalf of any or either of them to appear before any court in the United States at any time after default hereunder and waive process, and service thereof, and without notice confess judgment against them or any or either of them in favor of the holder hereof for the amount that may appear to be due thereon for principal, interest, damages and costs of suit; provided that, no lien obtained by exercising the power to confess judgment herein shall attach to any real property which is used or expected to be used as the principal residence of the maker or makers hereof.

This security interest (X) does () does not cover after-acquired property and (X) does () does not secure future indebtedness.

1. Proceeds \$ 9176.46

2. (Other charges, itemized) \$ --

3. Amount Financed (1 + 2) \$ 9176.46

4. FINANCE CHARGE (S)

Interest \$ 1491.17

Credit Life Insurance \$

Others (itemize) loan fee \$ 10.00

filing fee \$ 10.00

4. TOTAL FINANCE CHARGES \$ 1511.17

ANNUAL PERCENTAGE RATE 12.00 %

5. Total of Payments \$ 10,687.63

Home: 1130 Gulf Road

Business: 142 Locust St., Elyria, Ohio
Elyria, Ohio

(City and State)

323-3275

(Telephone No.)

44035

(Zip)

INSURANCE

Credit Life and/or Disability Insurance () is (X) is not required to obtain this loan. If not required, it will not be provided unless maker signs below.

I (we) desire () Credit Life and Disability Insurance, () Credit Life Insurance only, at the cost set forth in Item 4 for the term of the loan.

Date

Insured Maker's Signature

UNDERSIGNED HEREBY ACKNOWLEDGES RECEIPT OF A COMPLETED EXACT COPY OF THIS INSTRUMENT.

X Russell H. Obitts
X Dorothy H. Obitts
(Signature of Borrower)

OBITTS CHEMICAL CO.

X Russell H. Obitts
X Dorothy H. Obitts
(Signature of Borrower)

WARNING — BY SIGNING THIS PAPER YOU GIVE UP YOUR RIGHT TO NOTICE AND COURT TRIAL. IF YOU DO NOT PAY ON TIME A COURT JUDGMENT MAY BE TAKEN AGAINST YOU WITHOUT YOUR PRIOR KNOWLEDGE AND THE POWERS OF A COURT CAN BE USED TO COLLECT FROM YOU OR YOUR EMPLOYER REGARDLESS OF ANY CLAIMS YOU MAY HAVE AGAINST THE CREDITOR WHETHER FOR RETURNED GOOD, FAULTY GOODS, FAILURE ON HIS PART TO COMPLY WITH THE AGREEMENT, OR ANY OTHER CAUSE.

INSTALLMENT NOTE AND SECURITY AGREEMENT

No. _____ \$ _____, 19____

For value received, I or we, jointly and severally promise to pay to the Elyria Savings & Trust National Bank _____ DOLLARS

at the _____ office of the above named Bank, in _____ monthly installments of \$ _____ each, and one installment of \$ _____. The first installment to become due and payable on or before the _____ day

of _____, 19____, and one installment to become due and payable on or before the _____ day of each succeeding month until the whole of said indebtedness is paid, with interest from maturity at the rate of eight per cent (8%) per annum. Any unpaid balance may be paid, at any time, without penalty and any unearned finance charge will be refunded based on the rule of 78ths factor method. In the event that maker (s) default (s) on any payment, a charge of five percent (5%) of the payment may be assessed.

To further secure the payment of the _____ (\$ _____) Dollars owed jointly and severally by the undersigned to the above named Bank, the undersigned hereby grants to said bank a (security interest) (purchase money security interest) in the following collateral:

together with accessions including such as may be substituted by the undersigned. The undersigned warrants that borrow-er (s) owns and possesses said collateral and that it is free from all encumbrances.

If any installment of this note is not paid at the time and place specified, the entire amount unpaid shall be due and payable at the option of the holder hereof. All parties hereto, whether makers, endorsers, sureties, guarantors or otherwise, hereby waive demand, notice and protest.

Protest, presentment, notice of dishonor, and extension of time for payment are waived by all who become parties to this note, and any such party assents to any substitution, exchange, or release of collateral granted by the holder. The makers, endorsers, and guarantors of this note guarantee to pay all costs of collection if suit is brought thereon.

In case said note or any renewal thereof, or any other debt or obligation secured thereby, or any part thereof, shall not be paid after the same be-comes due by the terms thereof, or in the event said Bank deems itself insecure or its security endangered at any time even before maturity of said note, the makers promise whenever required by the holder hereof to increase the amount of security for this obligation until satisfactory to the holder; and, should this security be not increased when so required, or should the makers for any cause whatsoever not make or cause to be made the deposits required by the terms hereof, then this obligation, at the option of the holder, with or without notice, shall become due and payable, whether due according to its face or not. Each of the undersigned hereby assents to the addition of co-makers subsequent to his signature hereto, with or without notice, and agrees that his liability hereon shall not be affected thereby.

For the purpose of enforcing the payment of this obligation, the said holder shall have full power and authority to sell, assign, collect, compro-mise, transfer, and deliver all of the said collateral, whether original or additional, or so much thereof as may be requisite or as the holder may deem advisable, and apply the proceeds, or so much thereof as may be necessary, to the payment of this note, and the necessary expenses and charges in selling the same, and the balance of the proceeds, if any, to the payment of any other liability of the depositor of the said collateral to the holder, and render the balance, if any, to the depositor of the said collateral.

Such sale may be made wherever the said holder may direct, and may be public, or private, or both, with or without advertisement, and with or without notice to or demand on the makers or the depositors of the said collateral, or any of them, demand and notice being hereby waived, and the said holder may become the purchaser of any or all of the said collateral at any such public sale free from any right of redemption on the part of the undersigned which right is hereby waived and released.

It is understood and agreed, however, that the holder shall not be compelled to resort first to the collateral hypothecated for the security of this obligation, but may at its election require said obligation to be paid by any maker or makers hereon. This note shall bear interest at the rate of eight per cent (8%) per annum after maturity until paid.

Any deposit or other sums at any time credited by or due from said Bank to the undersigned, or any of them, and any securities or other prop-erty of the undersigned, or any of them, in the possession of said Bank may at all times be held and treated as additional collateral for the payment of this note and the other liabilities herein referred to and such deposits or sums may at any time be applied or set off against the amount due or to become due. Said Bank shall have no duties as to the collection or protection of the collateral, or of any income thereon, nor as to the pre-servation of any rights pertaining thereto beyond the safe custody of the collateral. Said Bank may, from time to time, whether before or after any of the liabilities secured hereby shall become due and payable, transfer all or any part of the collateral into the name of said Bank or its nominee, with or without disclosing that such collateral is subject to the security interest granted hereby.

The makers, co-makers, sureties, guarantors, and endorsers hereby waive demand of payment, protest and notice thereof, and authorize and em-power any attorney-at-law in their names and behalf or in the name and behalf of any or either of them to appear before any court in the United States at any time after default hereunder and waive process, and service thereof, and without notice confess judgment against them or any or either of them in favor of the holder hereof for the amount that may appear to be due thereon for principal, interest, damages and costs of suit; provided that, no lien obtained by exercising the power to confess judgment herein shall attach to any real property which is used or expected to be used as the principal residence of the maker or makers hereof.

This security interest () does () does not cover after-acquired property and () does () does not secure future in-debtedness.

1. Proceeds \$ 1276.00

2. (Other charges, itemized) \$ 1276.00

3. Amount Financed (1 + 2) \$ 1276.00

4. FINANCE CHARGE (S)

Interest \$

Credit Life Insurance \$

Others (itemize) \$

4. TOTAL FINANCE CHARGES \$ 1511.17

ANNUAL PERCENTAGE RATE 12.00 %

5. Total of Payments \$ 10,000.00

(Address)

(City and State)

(Telephone No.) 441-5 (Zip)

INSURANCE

Credit Life and/or Disability Insurance () is () is not required to obtain this loan. If not required, it will not be provided unless maker signs below.

I (we) desire () Credit Life and Disability Insurance, () Credit Life Insurance only, at the cost set forth in Item 4 for the term of the loan.

Date

Insured Maker's Signature

UNDERSIGNED HEREBY ACKNOWLEDGES RECEIPT OF A COMPLETED EXACT COPY OF THIS INSTRUMENT.

(Signature of Borrower)

(Signature of Borrower)

WARNING — BY SIGNING THIS PAPER YOU GIVE UP YOUR RIGHT TO NOTICE AND COURT TRIAL. IF YOU DO NOT PAY ON TIME A COURT JUDGMENT MAY BE TAKEN AGAINST YOU WITHOUT YOUR PRIOR KNOWLEDGE AND THE POWERS OF A COURT CAN BE USED TO COLLECT FROM YOU OR YOUR EMPLOYER REGARDLESS OF ANY CLAIMS YOU MAY HAVE AGAINST THE CREDITOR WHETHER FOR RETURNED GOOD, FAULTY GOODS, FAILURE ON HIS PART TO COMPLY WITH THE AGREEMENT, OR ANY OTHER CAUSE.

ELYRIA SAVINGS & TRUST



NATIONAL BANK

ELYRIA, OHIO

November 10, 1975

SUBJECT: CORPORATE SAVINGS ACCOUNTS

Gentlemen:

We are pleased to announce an important regulation change by the Federal Reserve Board and Federal Deposit Insurance Corporation.


Elyria Savings & Trust National Bank (a Federally Insured Bank) can accept and maintain Corporate Savings Accounts beginning November 10, 1975. The amount is limited to \$150,000. 5% daily interest will be computed from the date of deposit and paid quarterly on regular savings accounts. These funds are available anytime. Higher interest rates for extended time deposits are available.

This regulation change is particularly welcome since we have been at a disadvantage, recently, serving our corporate and other business customers.

EST National Bank extends this invitation to you - come in soon to any of our 14 convenient offices and open your business savings account; it will be a pleasure to serve you.

Sincerely,

ELYRIA SAVINGS & TRUST NATIONAL BANK


R. J. Fitch
President

RJF/jg

10

SECURITY AGREEMENT COVERING MOTOR VEHICLE

MOTOR VEHICLE - DIRECT

March 26, 1975

Chemical Recovery Systems, Inc., herein called "Debtor", whose address is 142 Locust Street
Street

Elyria Lorain Ohio, to secure indebtedness of
City County State

One Thousand Sixty Eight and 88/100----- Dollars (\$ 1068.88)

Debtor to Elyria Savings & Trust National Bank, Elyria, Ohio, herein called "Bank", agrees as follows:

1. DEFINITIONS. As used herein, (a) "Liabilities" includes the aforesaid indebtedness of Debtor to Bank, and all other indebtedness of Debtor to Bank of every kind and description, direct or indirect, absolute or contingent, due or to become due, now existing or hereafter arising and howsoever evidenced; (b) "Vehicle" means each motor vehicle listed below and all replacements thereof and accessions thereto:

Make	Model	Year	Serial No.	Motor No.
------	-------	------	------------	-----------

Heil	Tank Trailer	1960	905760	
------	--------------	------	--------	--

2. SECURITY FOR LIABILITIES. As security for all Liabilities, Bank is hereby granted a security interest in the Vehicle.
3. DISBURSEMENT AUTHORIZATION, SPECIAL REPRESENTATIONS AND TRUST AGREEMENT.

(a) Bank is authorized to disburse loan proceeds as follows: _____

(b) Debtor represents that the information shown below is applicable to the Vehicle:

(1) Purchase Price, including Taxes and Equipment	\$ _____
(2) Down Payment (Cash)	\$ _____
(Trade)	\$ _____
(3) Unpaid Balance (Item 1 Minus Item 2)	\$ _____
(4) Cost of Insurance, with loss payable to Debtor and Bank (Fire, Theft, Collision—\$ _____ Deductible)—	
(Symbol _____ Age Group _____)	\$ _____

(c) Debtor agrees to deliver or cause to be delivered promptly to Bank a valid Ohio Certificate of Title (hereinafter called "Title") to the Vehicle. Bank shall retain the Title and shall complete application for memorandum Title. Prior to delivery of the Title to Bank, Debtor agrees that the Title and Vehicle shall be held in trust for Bank at Debtor's expense and risk. Debtor agrees that failure to deliver the Title to Bank within ten (10) days from the date of disbursement of loan proceeds shall give Bank the option to declare all Liabilities due and payable forthwith without demand upon or notice to Debtor.

DEBTOR ACKNOWLEDGES RECEIPT OF A COPY HEREOF AND UNDERSTANDS AND AGREES THAT THE PROVISIONS ON THE REVERSE SIDE HEREOF, HEREIN INCORPORATED BY REFERENCE, CONSTITUTE A PART OF THIS SECURITY AGREEMENT.

INSURANCE SHALL BE AGAINST
HAZARD OF FIRE, THEFT AND
COLLISION

CHEMICAL RECOVERY SYSTEMS, INC.

Signature of Debtor(s) James C. Freeman

James C. Freeman

4. ADDITIONAL AGREEMENTS AND REPRESENTATIONS OF DEBTOR.

(a) Without the prior written consent of Bank, Debtor will not sell, lease, permit any encumbrance on or otherwise dispose of the Vehicle. Debtor owns the Vehicle and will defend same against all adverse claims and demands.

(b) In addition to the Vehicle, Debtor hereby grants to Bank as security for all Liabilities a security interest in (1) the proceeds of the Vehicle, and (2) all goods, instruments, documents of title, policies and certificates of insurance, chattel paper, deposits, money or other property now or hereafter owned by Debtor or in which Debtor now has or hereafter acquires an interest and which is now or hereafter in possession of Bank or as to which Bank now or hereafter controls possession by documents of title or otherwise. Upon Bank's request, Debtor will join with Bank in executing Financing Statements relative to the above. No Financing Statement (other than with Bank) pertaining to the above is now or will be hereafter on file in any public office. Bank is hereby appointed Debtor's attorney-in-fact to do, at Debtor's expense, all acts and things which Bank may deem necessary to perfect the security interest created by this Agreement, to obtain possession of and to protect the Vehicle. The power of attorney hereby created is a power coupled with an interest.

(c) Debtor will keep the Vehicle insured in such companies, in such amounts, and against such risks as shall be acceptable to Bank, with satisfactory loss payable clauses in favor of Bank. Debtor will deposit the policies with Bank. Debtor hereby assigns to Bank any return or unearned premium due upon cancellation of any such insurance and directs insurer to pay to Bank all amounts so due. All amounts received by Bank in payment of insurance losses or return or unearned premium may, at Bank's option, be applied on the Liabilities, or all or any part thereof may be used for the purpose of repairing, replacing or restoring the Vehicle. If Debtor fails to maintain satisfactory insurance, Bank shall have the option so to do and Debtor agrees to repay with 8% interest all amounts so expended by Bank.

(d) Bank is hereby appointed Debtor's attorney-in-fact to make adjustments of all insurance losses, to sign all applications, receipts, releases and other papers necessary for the collection of any such loss and any return or unearned premium, to execute proofs of loss, to make settlements, to indorse and collect any check or other item payable to Debtor issued in connection therewith, and to apply the same on the Liabilities.

(e) Debtor will promptly advise Bank in writing of any change of residence and of any new place of business. Debtor will not remove or permit the removal of the Vehicle from Debtor's address stated herein.

(f) Debtor represents and warrants to Bank that any financial statements and credit applications delivered by Debtor to Bank accurately reflect the financial condition and operations of Debtor at the times and for the periods therein stated.

(g) Bank shall not be deemed to have waived any of its rights in any Vehicle unless such waiver be in writing and no delay or omission by Bank in exercising any right shall operate as a waiver thereof or of any other right. Bank shall have, in addition to all other rights and remedies, the rights and remedies of a secured party under the Uniform Commercial Code.

(h) Debtor will maintain the Vehicle in good condition and will pay promptly all taxes, license fees, levies, encumbrances and all repair, maintenance, and preservation costs pertaining to the Vehicle. If Debtor fails so to do, Bank shall have the option to pay the same and Debtor agrees to repay with 8% interest all amounts so expended by Bank.

(i) Debtor agrees to pay to Bank on demand all expenses, including reasonable attorney fees, incurred by Bank in protecting or enforcing its rights in the Vehicle. After deducting all said expenses the residue of any proceeds of sale or other disposition of the Vehicle shall be applied on the Liabilities in such order of preference as Bank shall determine. Any excess, to the extent permitted by law, shall be paid to Debtor, who shall be liable for any deficiency.

5. DEFAULTS. The occurrence of any of the following events shall constitute a default hereunder:

(a) Failure by Debtor to pay any of the Liabilities when due by acceleration or otherwise;

(b) Failure by Debtor to observe or perform any of the provisions of this Agreement or of any instrument pertaining to any Liability;

(c) The making or furnishing by Debtor to Bank of any representation, warranty, financial statement or other information in connection with this Agreement which is materially false;

(d) Death of Debtor if an individual, dissolution of Debtor if a partnership, or the beginning of any action or proceeding to dissolve Debtor if a partnership or a corporation;

(e) The commencement of any action or proceeding by or against Debtor under the Bankruptcy Act or under any other present or future State or Federal law for the relief of debtors; or the appointment of a receiver or trustee for Debtor or any substantial part of Debtor's assets; or the issuance of an attachment or the entry of a judgment against Debtor, the effect of which is not stayed within ten (10) days; or the issuance of an attachment, levy or restraining order against the Vehicle;

(f) Bank shall deem itself insecure, in good faith believing that the prospect of payment of the Liabilities or performance of this Agreement is impaired.

Upon occurrence of any event of default, Bank is authorized in its discretion to declare any or all of the Liabilities to be immediately due and payable without demand or notice to Debtor and may exercise any one or more of the rights and remedies granted pursuant to this Agreement or given to a secured party under the Uniform Commercial Code, including without limitation the right to take possession and sell, lease or otherwise dispose of the Vehicle.

6. TERMINATION. This Agreement and the security interest in the Vehicle created hereby shall terminate when the Liabilities have been paid in full. Prior to such termination, this shall be a continuing Agreement.

7. GENERAL PROVISIONS. This Agreement shall be governed by and construed in accordance with the laws of the State of Ohio in all respects, including matters of construction, validity and performance, shall inure to the benefit of Bank, its successors and assigns and to any other holder who derives from Bank title to or an interest in any Liabilities, and shall be binding upon Debtor and the heirs, executors, administrators, successors and assigns of Debtor. Bank is authorized to fill in any blank spaces herein, to correct patent errors herein, to complete or correct the description of the Vehicle, to detach any instrument which now may be attached hereto and to date this Agreement. All notices to Debtor shall be deemed sufficiently given if mailed to Debtor's address stated herein. If there be more than one Debtor such term shall include each of them and their obligations hereunder shall be joint and several. The term Uniform Commercial Code as used herein means Chapters 1301 to 1309, inclusive, Ohio Revised Code.

Book 326-75 No. 471-150030
RECORDED
Noted/Revised CLERK

Westfield Companies

Westfield Center, Ohio

Basic Automobile Policy

Ohio Farmers Insurance Co.

A Corporation without Shareholders organized under a Special Act of the Legislature of Ohio operating on the Stock Plan

Westfield Insurance Co.

A Capital Stock Company



THE H. H. BENHAM INS. AGCY.

172 E. N. Street
ELYRIA, OHIO 44035

The Company designated in the declarations agrees with the insured, named in the declarations made a part hereof, in consideration of the payment of the premium and in reliance upon the statements in the declarations and subject to all of the terms of this policy:

INSURING AGREEMENTS

I. Coverage A — Bodily Injury Liability: To pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of bodily injury, sickness or disease, including death at any time resulting therefrom, sustained by any person, caused by accident and arising out of the ownership, maintenance or use of the automobile.

Coverage B — Property Damage Liability: To pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of injury to or destruction of property, including the loss of use thereof, caused by accident and arising out of the ownership, maintenance or use of the automobile.

Coverage C — Medical Payments: To pay all reasonable expenses incurred within one year from the date of accident for necessary medical, surgical and dental services, including prosthetic devices, and necessary ambulance, hospital, professional nursing and funeral services

Section I — to or for each person including the named insured and spouse, who sustains bodily injury, sickness or disease, caused by accident, while in or upon or while entering into or alighting from the automobile, provided the automobile is being used by the named insured or his spouse if a resident of the same household, or with the permission of either, or

Section II — to or for each insured who sustains bodily injury, sickness or disease, caused by accident, while in or upon, or while entering into or alighting from, or through being struck by, an automobile.

Coverage D — Comprehensive — Loss of or Damage to the Automobile, except by Collision or Upset: To pay for direct and accidental loss of or damage to the automobile, hereinafter called loss, except loss caused by collision of the automobile with another object or by upset of the automobile or by collision of the automobile with a vehicle to which it is attached. Breakage of glass and loss caused by missiles, falling objects, fire, theft, explosion, earthquake, windstorm, hail, water, flood, malicious mischief or vandalism, riot or civil commotion shall not be deemed loss caused by collision or upset.

Coverage E — Collision or Upset: To pay for direct and accidental loss of or damage to the automobile, hereinafter called loss, caused by collision of the automobile with another object or by upset of the automobile, but only for the amount of each such loss in excess of the deductible amount, if any, stated in the declarations as applicable hereto.

Coverage F — Fire, Lightning and Transportation: To pay for direct and accidental loss of or damage to the automobile, hereinafter called loss, caused (a) by fire or lightning, (b) by smoke or smudge due to a sudden, unusual and faulty operation of any fixed heating equipment serving the premises in which the automobile is located, or (c) by the stranding, sinking, burning, collision or derailment of any conveyance in or upon which the automobile is being transported.

Coverage G — Theft: To pay for loss of or damage to the automobile, hereinafter called loss, caused by theft, larceny, robbery or pilferage.

Coverage H — Windstorm, Hail, Earthquake or Explosion: To pay for direct and accidental loss of or damage to the automobile, hereinafter called loss, caused by windstorm, hail, earthquake or explosion, excluding loss or damage caused by rain, snow or sleet, whether or not wind-driven.

Coverage I — Combined Additional Coverage: To pay for direct and accidental loss of or damage to the automobile, hereinafter called loss, caused by windstorm, hail, earthquake, explosion, riot or civil commotion, or the forced landing or falling of any aircraft or of its parts or equipment, flood or rising waters, malicious mischief or vandalism, external discharge or leakage of water except loss resulting from rain, snow or sleet whether or not wind-driven; provided, with respect to each automobile \$25 shall be deducted from each loss caused by malicious mischief or vandalism.

Coverage J — Towing and Labor Costs: To pay for towing and labor costs necessitated by the disablement of the automobile, provided the labor is performed at the place of disablement.

II. Defense, Settlement, Supplementary Payments: With respect to such insurance as is afforded by this policy for bodily injury liability and for property damage li-

groundless, false or fraudulent; but the company may make such investigation, negotiation and settlement of any claim or suit as it deems expedient;

(b) (1) pay all premiums on bonds to release attachments for an amount not in excess of the applicable limit of liability of this policy, all premiums on appeal bonds required in any such defended suit, the cost of bail bonds required of the insured in the event of accident or traffic law violation during the policy period, not to exceed \$100 per bail bond, but without any obligation to apply for or furnish any such bonds;

(2) pay all expenses incurred by the company, all costs taxed against the insured in any such suit and all interest accruing after entry of judgment until the company has paid or tendered or deposited in court such part of such judgment as does not exceed the limit of the company's liability thereon;

(3) pay expenses incurred by the insured for such immediate medical and surgical relief to others as shall be imperative at the time of the accident;

(4) reimburse the insured for all reasonable expenses, other than loss of earnings, incurred at the company's request;

and the amounts so incurred, except settlements of claims and suits, are payable by the company in addition to the applicable limit of liability of this policy.

III. Definition of Insured: (a) With respect to the insurance for bodily injury liability and for property damage liability the unqualified word "insured" includes the named insured and, if the named insured is an individual, his spouse if a resident of the same household, and also includes any person while using the automobile and any person or organization legally responsible for the use thereof, provided the actual use of the automobile is by the named insured or such spouse or with the permission of either. The insurance with respect to any person or organization other than the named insured or such spouse does not apply:

(1) to any person or organization, or to any agent or employee thereof, operating an automobile sales agency, repair shop, service station, storage garage or public parking place, with respect to any accident arising out of the operation thereof, but this provision does not apply to a resident of the same household as the named insured, to a partnership in which such resident or the named insured is a partner, or to any partner, agent or employee of such resident or partnership;

(2) to any employee with respect to injury to or sickness, disease or death of another employee of the same employer injured in the course of such employment in an accident arising out of the maintenance or use of the automobile in the business of such employer.

(b) With respect to the insurance for Section II of Coverage C the unqualified word "insured" means:

(1) the named insured, if an individual or husband and wife who are residents of the same household, otherwise the person designated in Item 2 of the declarations, and

(2) while residents of the same household as the named insured or such designated person, his spouse and the relatives of either; provided, if such named insured or designated person shall die, this insurance shall cover any person who was an insured at the time of such death.

IV. Automobile Defined, Trailers, Private Passenger Automobile, Two or More Automobiles, Including Automatic Insurance:

(a) Automobile. Except with respect to Section II of Coverage C and except where stated to the contrary, the word "automobile" means:

(1) Described Automobile — the motor vehicle or trailer described in this policy or, if none so described, with respect to Coverages A, B and Section I of Coverage C, any private passenger automobile owned on the effective date of this policy by the named insured or by his spouse if a resident of the same household;

(2) Trailer — under Coverages A, B and Section I of Coverage C, a trailer not described in this policy, if designed for use with a private passenger automobile, if not being used for business purposes with another type automobile, and under Section I of Coverage C if not a home office, storage display or passenger trailer.

Basic
Automobile
Policy Declarations

Coverage is provided by the company indicated

☒ Ohio Farmers Insurance Co.

☐ Westfield Insurance Co.

Old Policy No. GLA 59 97 47

ITEM 1.

NAMED INSURED . **Oblitts Chemical Company**
(Number and Street) . **P. O. Box 375**
(Town, County, State) . **Elyria, Ohio 44035**
Lorain County

The automobile will be principally garaged in the Town, County, and State indicated in Item 1, unless otherwise stated herein:

The occupation and employer's name (if housewife give husband's occupation) of the insured is:

Industrial Solvents

ITEM 2. Designation of insured for purposes of Section II of Coverage C, if required by Insuring Agreement III:

ITEM 3. POLICY From 12-22-73 to 12-22-74

PERIOD: 12:01 A.M., standard time at the address of the named insured stated herein.

ITEM 4. The insurance afforded is only with respect to such and so many of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

COVERAGES	LIMITS OF LIABILITY	Car 1	PREMIUMS	Car 2
A — Bodily Injury Liability	\$ 1,000 each person \$ 100 each accident	\$	\$	\$
B — Property Damage Liability	\$ 1,000 each accident	\$	\$	\$
C — Medical Payments	\$ 100 each person	\$	\$	\$
D — Comprehensive (includes Fire, Theft, Wind and Combined Additional Coverage)		\$ Included	\$	\$
E — Collision or Upset	Car No. 1 — Actual Cash Value, Less Deductible Car No. 2 — Actual Cash Value, Less Deductible	\$ Included \$ Included	\$	\$
F — Fire, Lightning and Transportation		\$	\$	\$
G — Theft, Robbery and Pilferage		\$	\$	\$
H — Windstorm, Hail, Earthquake or Explosion		\$	\$	\$
I — Combined Additional Coverage		\$	\$	\$
J — Towing and Labor Costs		\$	\$	\$
Endorsements		\$	\$	\$
Amt: Amt: Amt: If paid in installments Sub Total		\$	\$	\$
Due: Due: Due: The premium is payable TOTAL PREMIUM		\$	\$	\$
			\$ Included	

ITEM 5. Description of the automobile and facts respecting its purchase:

VEH.	MODEL YEAR	TRADE NAME	BODY TYPE	SERIAL MOTOR OR IDENTIFICATION NUMBER	SYMBOL	AGE GROUP	COST COMPLETE	PURCHASED		
								Month	Year	New Used
1.	1966	Fruehauf	Trailer	FWG596101						<input type="checkbox"/> <input type="checkbox"/>
2.	1961	Heil	Less Steel Tanker	905760						<input type="checkbox"/> <input type="checkbox"/>

If mortgaged or encumbered, loss under Coverages D, E, F, G, H, I is payable as interest may appear, to the named insured and:
Name and address: **Elyria Savings & Trust National Bank, Elyria, Ohio**

ITEM 6. The purposes for which the automobile is to be used are "pleasure and business," unless otherwise stated herein.*
(a) the term "pleasure and business" is defined as personal, pleasure, family and business use. (b) The term "commercial" is defined as use principally in the business occupation of the named insured as stated in Item 1, including occasional use for personal, pleasure, family and other business purposes. (c) The use of the automobile for the purposes stated includes the loading and unloading thereof.

ITEM 7. Unless otherwise stated herein: (a) If no automobile is described above, the total number of private passenger automobiles owned on the effective date of this policy by the named insured and by his spouse, if a resident of the same household, does not exceed one; (b) except with respect to bailment lease, conditional sale, purchase agreement, mortgage or other encumbrance, the named insured is the sole owner of the automobile; (c) during the past three years no insurer has canceled insurance, issued to the named insured, similar to that afforded hereunder. Exceptions, if any, to (a), (b) or (c)*

Rating Data	C	CLASS	TERR.	LIAB.	TERR.	PHYS. D.
1.						
2.						

Countersigned at **Elyria, Ohio**
this 22nd day of December, 19 73
[Signature]
Authorized Representative

*Absence of an entry means "No Exceptions."

THIS DECLARATIONS PAGE IS ISSUED WITH AND FORMS A PART OF POLICY PROVISIONS FORM BAF 2054

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

AUTOMOBILE PHYSICAL DAMAGE INSURANCE (Fleet Automatic)
AUTOMOBILE PHYSICAL DAMAGE INSURANCE (Non-Fleet)
AUTOMOBILE PHYSICAL DAMAGE INSURANCE (Dealers)

LOSS PAYABLE CLAUSE

Loss or damage, if any, under this insurance shall be payable as interest may appear to See Below and this insurance as to the interest of the Bailment Lessor, Conditional Vendor, Mortgagee or other secured party or Assignee of Bailment Lessor, Conditional Vendor, Mortgagee or other secured party (herein called the lienholder) shall not be invalidated by any act or neglect of the Lessee, Mortgagor, Owner of the within described automobile or other Debtor nor by any change in the title or ownership of the property; provided, however, that the conversion, embezzlement or secretion by the Lessee, Mortgagor, Purchaser or other Debtor in possession of the property insured under a bailment lease, conditional sale, mortgage or other security agreement is not covered under this insurance, unless specifically insured against and premium paid therefor; and provided, also, that in case the Lessee, Mortgagor, Owner or other Debtor shall neglect to pay any premium due under this insurance the Lienholder shall, on demand, pay the same.

Provided also, that the Lienholder shall notify the company of any change of ownership or increase of hazard which shall come to the knowledge of said Lienholder and, unless permitted by this insurance, it shall be noted thereon and the Lienholder shall, on demand, pay the premium for such increased hazard for the term of the use thereof; otherwise this insurance shall be null and void.

The company reserves the right to cancel this insurance at any time as provided by its terms, but in such case the company shall notify the Lienholder when not less than ten days thereafter such cancellation shall be effective as to the interest of said Lienholder therein and the company shall have the right, on like notice, to cancel this agreement.

If the **named insured** fails to render proof of loss within the time granted in the policy conditions, such Lienholder shall do so within sixty days thereafter, in form and manner as provided by this insurance, and further, shall be subject to the provisions of this insurance relating to appraisal and time of payment and of bringing suit.

Whenever the company shall pay the Lienholder any sum for loss or damage under this insurance and shall claim that, as to the Lessee, Mortgagor, Owner or other Debtor, no liability therefor existed, the company shall, to the extent of such payment, be thereupon legally subrogated to all the rights of the party to whom such payment shall be made, under all securities held as collateral to the debt, or may at its option, pay to the Lienholder the whole principal due or to grow due on the mortgage or other security agreement with interest, and shall thereupon receive a full assignment and transfer of the mortgage or other security agreement and of all such other securities; but no subrogation shall impair the right of the Lienholder to recover the full amount of its claim.

Whenever a payment of any nature becomes due under this insurance, separate payment may be made to each party at interest provided the company protects the equity of all parties.

Elyria Savings & Trust National Bank
Elyria, Ohio

Applies to:
1966 Freuhauf Trailer # FMS96101
1961 Mail Stainless Steel Tanker
905760

This endorsement shall not be binding upon the company unless signed by a duly authorized representative of the company; nor shall anything contained herein be held to waive, alter, change or extend any of the conditions, limits, provisions, agreements, statements or declarations of the policy other than as above stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

This endorsement becomes effective at the hour specified in the policy to which this endorsement is attached. (INSERT DATE)

Attached to and forming a part of Policy No. issued to

Countersigned by
Authorized Representative

J.C. Bishop President.

ODOMETER MILEAGE STATEMENT

(Federal regulations require you to state the odometer mileage upon transfer of ownership. An inaccurate statement may make you liable for damages to your transferee, pursuant to 409 (a) of the Motor Vehicle Information and Cost Savings Act of 1972, Public Law 92-513.)

(odometer may not be disconnected, reset or altered)

I, JAMES FREEMAN, state that the odometer mileage indicated on the vehicle described below is 31945 miles.

(Check the following statement if applicable)

() I further state that the actual mileage differs from the odometer reading for reasons other than odometer calibration error and that the actual mileage is unknown.

Phonix 4 Dr Hdy 74 Jeep
Make Body Year Model
Type

CH43A47 156527
Vehicle Identification Number Last Plate Number

Transferor's address 142 August St. El Paso

Transferor's signature James Freeman

Date of this statement 3/18/75

ODOMETER MILEAGE STATEMENT

(Federal regulations require you to state the odometer mileage upon transfer of ownership. An inaccurate statement may make you liable for damages to your transferee, pursuant to 409 (a) of the Motor Vehicle Information and Cost Savings Act of 1972, Public Law 92-513.)

(odometer may not be disconnected, reset or altered)

I, AMpton, state that the odometer mileage indicated on the vehicle described below is 93 miles.

(Check the following statement if applicable)

() I further state that the actual mileage differs from the odometer reading for reasons other than odometer calibration error and that the actual mileage is unknown.

Chrysler 2 Dr Hdy 75 Cordoba
Make Body Year Model
Type

522K5R218421
Vehicle Identification Number Last Plate Number

Transferor's address 788 Main St Austin

Transferor's signature AMpton

Date of this statement 3/18/75

044044

NOTICE OF MATURING NOTE / INTEREST

Your note / interest will be due on 5.5. 19 75 Please remit by due date.

Original Amount \$		Principal Payment \$	<u>5,000.00</u>
Present balance \$	<u>5,000.00</u>	Interest	\$ <u>110.96</u>
If renewal note is inclosed, please sign and return promptly.		Total Due #128078	\$ <u>5,110.96</u>

Chemical Recovery Systems Ohio
142 Locust St.,
Elyria, Ohio 44035

NC - 16 ELYRIA SAVINGS & TRUST NATIONAL BANK APR 28 '75 M.A.D



BY
ELYRIA SAVINGS & TRUST NATL. BANK
SECOND ST. OFFICE

PAID
JUN 1 1975

\$ 5,000.00

PROMISSORY NOTE

(FULL COGNOVIT CLAUSE)

Elyria, Ohio, February 4, 1975

Ninety days after date, I or we, jointly and severally, for value received, promise to pay to the order of ELYRIA SAVINGS & TRUST NATIONAL BANK, at its Main Office, Elyria, Ohio, - - - Five thousand dollars and no/100 - - - - - Dollars

together with interest from the date hereof until paid at the rate of 9 per cent per annum, payable quarterly.

~~Principal and interest to date interest at 9 per cent after due until paid, payable quarterly.~~

The makers and endorsers of this note severally waive presentment for payment, protest and notice of protest and non-payment and all defenses on the ground of any extension of the time of its payment that may be given by the holder or holders to them or either of them.

We hereby (without the power of revocation) authorize any Attorney-at-Law to appear for us, or either of us, in any court of competent jurisdiction at any time after maturity and then and there waive process and notice, and confess judgement in the proper action against us or either of us, in favor of Elyria Savings & Trust National Bank, or the lawful owner of this note at that time, for the sum due (when judgement shall be confessed) ~~on the above demand with interest at 9 per cent~~, to be computed after maturity, and for costs of suit, and then and there release all errors. I/we promise to pay a "late charge" of 25¢ per day for each day this note remains unpaid or unrenewed after maturity and for each day interest hereon is overdue.

DATE	INTEREST PAYMENT	INTEREST PAID TO	PRINCIPAL PAYMENT	PRINCIPAL BALANCE
MAY - 6 '75 D.B.	110.96	5/5/75		5,000.00

DATE	INTEREST PAYMENT	INTEREST PAID TO	PRINCIPAL PAYMENT	PRINCIPAL BALANCE

CHEMICAL RECOVERY SYSTEMS OF OHIO, INC.
JFC (n)

\$5,000.00

THIS SPACE RESERVED FOR BANK USE.

WARNING-BY SIGNING THIS PAPER YOU GIVE UP YOUR RIGHT TO NOTICE AND COURT TRIAL. IF YOU DO NOT PAY ON TIME A COURT JUDGMENT MAY BE TAKEN AGAINST YOU WITHOUT YOUR PRIOR KNOWLEDGE AND THE POWERS OF A COURT CAN BE USED TO COLLECT FROM YOU OR YOUR EMPLOYER REGARDLESS OF ANY CLAIMS YOU MAY HAVE AGAINST THE CREDITOR WHETHER FOR RETURNED GOODS, FAULTY GOODS, FAILURE ON HIS PART TO COMPLY WITH THE AGREEMENT, OR ANY OTHER CAUSE.

Signed at Elyria

MAY - 8 '75 D.B.

CHEMICAL RECOVERY SYSTEMS OF OHIO, INC.

Lorain County, Ohio

PAID BY RENEWAL

James Freeman, President

No. 128078

Due May 5, 1975

Address 142 Locust Street, Elyria, Ohio 44035

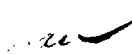
January 27, 1975

Elyria Savings & Trust
National Bank
Elyria, Ohio 44035

Dear Sir:

This is to inform you that we have officially changed the name from Obitts Chemical Company to Chemical Recovery Systems, Inc. There will be no change in the account numbers or the authorized signatures. Our account number is 0412-0200 6-657-910.

Sincerely,


Chemical Recovery Systems, Inc.
James C. Freeman, President

JCF/co

June 11, 1976

To Whom It May Concern:

At a recent Board of Directors meeting we decided to mortgage the 1960 Freshauf stainless steel tanker, Serial # FWA 263801, for \$10,500.00 at Elyria Savings & Trust National Bank.

Chemical Recovery Systems, Inc.



James C. Freeman, President

May 25, 1976

To Whom It May Concern:

At a Board of Directors meeting today we made a resolution to buy a 1976 Chrysler Cordoba. Serial # S22K6R 280819.

Yours truly,

James C. Freeman, Pres.

due the 30th

Bob & Hil Tucker

PAYMENT BANK OFFICE ACCOUNT TYPE

DUE DATE

AMOUNT DUE

-- 489 043000260096.00381

ADDRESS COUPON VOID VOID

BAL. WHEN PAID

AFTER THIS DATE PAY THIS AMOUNT

0096 061 105670 5

RECEIPT

BANK USE ONLY

DATE

CHECK

AMT.

OBITTS RUSSELL W
142 LOCUST ST
ELYRIA OHIO 44035

COUPON MUST ACCOMPANY

BANK 0096

ELYRIA SAVINGS & TRUST
BROAD AND COURT
ELYRIA OHIO

MAIN OFFICE

INSTALLMENT LOAN DIVISION

YOUR LOAN CAN NOW BE PAID IN FULL BY REMITTING "AMOUNT PAYABLE" BEFORE INDICATED EXPIRATION DATE. IN DETERMINING THIS AMOUNT, ANY CHARGES THAT HAVE ACCUMULATED BECAUSE OF LATE PAYMENTS ON YOUR LOAN HAVE BEEN ADDED, AND ANY DISCOUNT CALCULATED FOR PAYMENT OF YOUR LOAN AHEAD OF SCHEDULE HAS BEEN DEDUCTED.

COURTESY
ADVICE

OBITTS RUSSELL W
142 LOCUST ST
ELYRIA OHIO 44035

061-0105670
PLEASE RETURN THIS ADVICE WITH REMITTANCE.

05-02-75

PRESENT BALANCE		LATE CHARGES AND OR FEES	REBATE	AMOUNT PAYABLE	QUOTATION EXPIRES
356.38		3.00		359.38	06-07-75

PAYMENT

1

BAL. WHEN PAID
1033138
RECEIPT

12/24/72 DATE
9243 CHECK
35625 AMT.

PAYMENT

7

BAL. WHEN PAID
819388
RECEIPT

7/13/73 DATE
9778 CHECK
35625 AMT.

PAYMENT

13

BAL. WHEN PAID
605638
RECEIPT

12/24/73 DATE
10256 CHECK
35625 AMT.

PAYMENT

19

BAL. WHEN PAID
391888
RECEIPT

6/24/74 DATE
10745 CHECK
35625 AMT.

PAYMENT

2

BAL. WHEN PAID
997513
RECEIPT

1/30/73 DATE
9344 CHECK
AMT.

PAYMENT

8

BAL. WHEN PAID
783763
RECEIPT

7/27/73 DATE
9826 CHECK
35625 AMT.

PAYMENT

14

BAL. WHEN PAID
570013
RECEIPT

1/31/74 DATE
10353 CHECK
35625 AMT.

PAYMENT

20

BAL. WHEN PAID
356263
RECEIPT

7/30/74 DATE
10824 CHECK
35625 AMT.

PAYMENT

3

BAL. WHEN PAID
961888
RECEIPT

2/27/73 DATE
9135 CHECK
35625 AMT.

PAYMENT

9

BAL. WHEN PAID
748138
RECEIPT

9/10 DATE
9902 CHECK
35625 AMT.

PAYMENT

15

BAL. WHEN PAID
534388
RECEIPT

2/27/74 DATE
10417 CHECK
35625 AMT.

PAYMENT

21

BAL. WHEN PAID
320638
RECEIPT

8/26/74 DATE
10894 CHECK
35625 AMT.

PAYMENT

4

BAL. WHEN PAID
926263
RECEIPT

3/29 DATE
9529 CHECK
35625 AMT.

PAYMENT

10

BAL. WHEN PAID
712513
RECEIPT

9/28/73 DATE
9960 CHECK
35625 AMT.

PAYMENT

16

BAL. WHEN PAID
498763
RECEIPT

3/21 DATE
10484 CHECK
35625 AMT.

PAYMENT

22

BAL. WHEN PAID
285013
RECEIPT

9/23/74 DATE
10948 CHECK
35625 AMT.

PAYMENT

5

BAL. WHEN PAID
890638
RECEIPT

4/30 DATE
9614 CHECK
35625 AMT.

PAYMENT

11

BAL. WHEN PAID
676888
RECEIPT

11/29/73 DATE
10058 CHECK
35625 AMT.

PAYMENT

17

BAL. WHEN PAID
463138
RECEIPT

4/30/74 DATE
10589 CHECK
35625 AMT.

PAYMENT

23

BAL. WHEN PAID
249388
RECEIPT

10/28/74 DATE
11005 CHECK
35625 AMT.

PAYMENT

6

BAL. WHEN PAID
855013
RECEIPT

5/29 DATE
9684 CHECK
35625 AMT.

PAYMENT

12

BAL. WHEN PAID
641263
RECEIPT

11/23/73 DATE
10163 CHECK
35625 AMT.

PAYMENT

18

BAL. WHEN PAID
427513
RECEIPT

5/30/74 DATE
10667 CHECK
35625 AMT.

PAYMENT

24

BAL. WHEN PAID
213763
RECEIPT

11/25/74 DATE
10886 CHECK
35625 AMT.

PAYMENT

25

BAL. WHEN PAID

1781.38

RECEIPT

Pd

12/24/74 DATE
11136 CHECK
356.25 AMT.

PAYMENT

26

BAL. WHEN PAID

1425.13

RECEIPT

1/27/75 DATE
11193 CHECK
356.25 AMT.

PAYMENT

27

BAL. WHEN PAID

1068.88

RECEIPT

Pd
2/25/75 DATE
11678 CHECK
356.25 AMT.

PAYMENT

28

BAL. WHEN PAID

712.63

RECEIPT

Paid
3/28/75 DATE
11742 CHECK
356.25 AMT.

PAYMENT

29

BAL. WHEN PAID

356.38

RECEIPT

Pd
4/30/75
OK # 11798
509.07
356.25
DATE
CHECK
AMT.

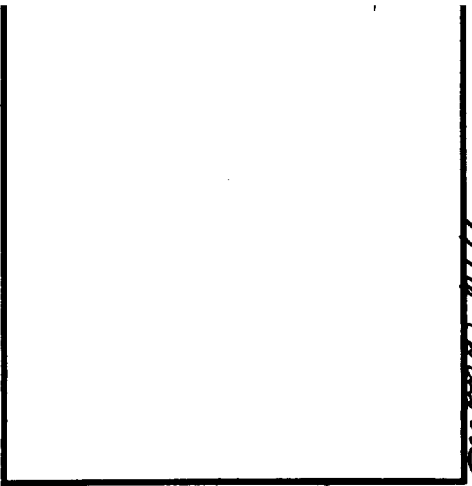
PAYMENT

30

BAL. WHEN PAID

Pd
5-30-75
OK # 11843
359.38
DATE
CHECK
AMT.

1916 Budget



IC 0008

NR

PAYMENT

BANK OFFICE ACCOUNT TYPE

DUE ON OR BEFORE AMOUNT DUE

0008 043000260000 106 00016 06/07

ADDRESS AFTER THIS DATE PAY THIS AMOUNT

BAL. WHEN PAID

0008 041 933997 00

RECEIPT

BANK USE ONLY

DATE

CHECK

AMT.

CHEMICAL RECOVERY SYSTEMS
142 LOCUST ST
ELYRIA OH 44035

PAYMENT
H 1
BAL. WHEN PAID
196603
RECEIPT
IC 0008
pd.
7-7-76 DATE
598 CHECK
178.73 AMT.

PAYMENT
H 2
BAL. WHEN PAID
178730
RECEIPT
IC 0008
pd.
8-3-76 DATE
598 CHECK
550.19 AMT.
178.73

PAYMENT
H 3
BAL. WHEN PAID
160857
RECEIPT
IC 0008
pd.
9-1-76 DATE
661 CHECK
178.73 AMT.

PAYMENT
H 4
BAL. WHEN PAID
162984
RECEIPT
IC 0008
pd.
10-8-76 DATE
709 CHECK
178.73 AMT.

PAYMENT
H 5
BAL. WHEN PAID
1251.11
RECEIPT
IC 0008
pd.
11-5-76 DATE
769 CHECK
178.73 AMT.

PAYMENT
H 6
BAL. WHEN PAID
107238
RECEIPT
IC 0008
pd.
12-2-76 DATE
824 CHECK
178.73 AMT.

PAYMENT
H 7 0
BAL. WHEN PAID
89365
RECEIPT
IC 0008
pd.
1-3-77 DATE
883 CHECK
178.73 AMT.

PAYMENT
H 8
BAL. WHEN PAID
71692
RECEIPT
IC 0008
pd.
2-8-77 DATE
935 CHECK
178.73 AMT.

PAYMENT
H 9
BAL. WHEN PAID
53619
RECEIPT
IC 0008
pd.
3-4-77 DATE
990 CHECK
178.73 AMT.

PAYMENT
H 10
BAL. WHEN PAID
35746
RECEIPT
IC 0008
pd.
4-5-77 DATE
1058 CHECK
178.73 AMT.

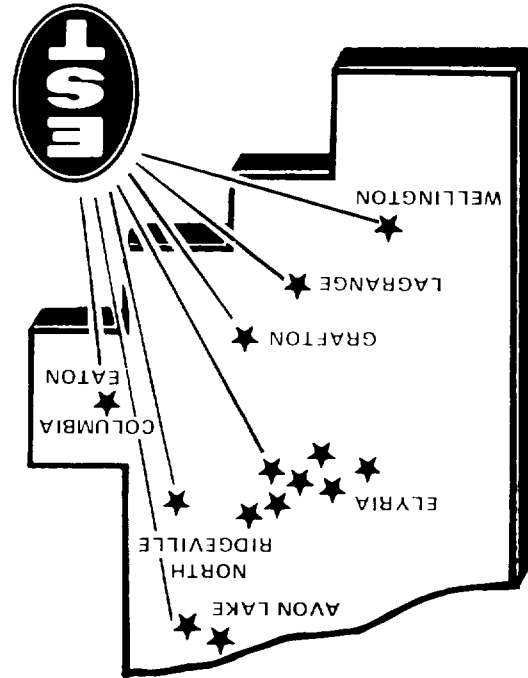
PAYMENT
H 11
BAL. WHEN PAID
17873
RECEIPT
IC 0008
pd.
5-2-77 DATE
1241.13 CHECK
178.73 AMT.

PAYMENT
H 12
BAL. WHEN PAID
RECEIPT
IC 0008
pd.
6-1-77 DATE
1180 CHECK
178.73 AMT.

Legal Papers Enclosed - Do Not Destroy

KEEP IN YOUR SAFE DEPOSIT BOX FOR FUTURE REFERENCE

Elyria Savings & Trust National Bank



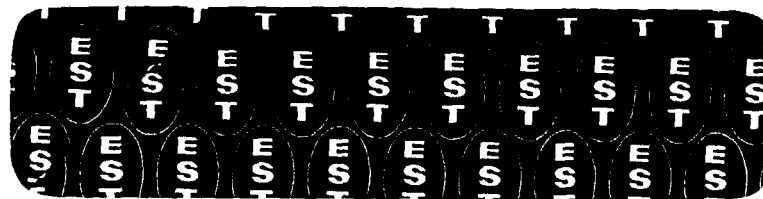
Elyria Offices
MAIN OFFICE — Broad and Court
CLEVELAND STREET — 640 Cleveland Street
WEST SIDE — 1000 Lowell Street
DOWNTOWN DRIVE-IN — 326 Second Street
ABBE RD. AUTO BANK — 223 N. Abbe Road
EASTGATE OFFICE — 565 S. Abbe Road
CONSUMER CREDIT OFFICE — 528 Broad Street

Community Offices
AVON LAKE — 33455 Lake Road
WALKER ROAD — 457 Avon Belden Road
N. RIDGEVILLE — 35621 Center Ridge Road
COLUMBIA-EATON — 26570 Royalfon Road
GRAFTON — 960 Main Street
LAGRANGE — Masonic Building
WELLINGTON — 153 East Herrick Avenue

Thank You

Elyria Savings & Trust National Bank

ELYRIA SAVINGS & TRUST
NATIONAL BANK
COURT & BROAD STREETS
ELYRIA, OHIO 44035
ADDRESS CORRECTION REQUESTED



OP-256

See Attached

ELYRIA SAVINGS & TRUST
NATIONAL BANK



Consumer Credit Department

The following information concerning interest paid to Elyria Savings & Trust National Bank during the year noted below, by the borrower whose name and address appears below, is furnished without warranty for use of the borrower.

CALENDAR YEAR

1976

INTEREST PAID

Installment Loan \$ 356.34

\$

\$

0096-061-0106105

OBITTS CHEMICAL CO

142 LOCUST ST

ELYRIA OH 44035

IL - 25

RETAIN THIS

IS

2 of 100

ELYRIA SAVINGS & TRUST
NATIONAL BANK



Consumer Credit Department

The following information concerning interest paid to
Elyria Savings & Trust National Bank during the year
noted below, by the borrower whose name and address
appears below, is furnished without warranty for use
of the borrower.

INTEREST PAID

Installment Loan \$ 497.68

CALENDAR YEAR 1976

0096-071-0270651

CHEMICAL RECOVERY SYSTEMS INC

JAMES C FREEMAN

142 LOCUST ST

ELYRIA OH 44035

IL - 25

RETAIN TH

FOR USES

with Credit-

**ELYRIA SAVINGS & TRUST
NATIONAL BANK**



Consumer Credit Department

The following information concerning interest paid to Elyria Savings & Trust National Bank during the year noted below, by the borrower whose name and address appears below, is furnished without warranty for use of the borrower.

CALENDAR YEAR

1976

INTEREST PAID

Installment Loan \$

105⁶⁶

\$

\$

0096-041-0953997

CHEMICAL RECOVERY SYSTEMS INC

142 LOCUST ST

ELYRIA OH 44035

9

ELYRIA SAVINGS & TRUST
COURT & BROAD STS
ELYRIA OHIO 44035

Handwritten signature
12-31-76

CH	CHEMICAL RECOVERY SYSTEMS OF	ACCOUNT NUMBER	2020000426
	OHIO - OPITTS CHEMICAL CO	STATEMENT FOR YEAR ENDING	12-31-76
	142 LOCUST ST	INTEREST PAID	125.75
EL	ELYRIA, OHIO 44035	SPECIAL CHARGES	.00

THIS STATEMENT IS FOR YOUR CONVENIENCE. IT STATES THE TOTAL INTEREST YOU PAID TO OUR BANK ON THE ABOVE ACCOUNT DURING THE PAST YEAR.

NOTICE OF INSUFFICIENT FUNDS

* 24.26 * 114.70 * 134.21 * 139.28 * 10,343.57
o

THE ABOVE CHECK(S) TOTALING 10,756.02 WERE RECEIVED AGAINST YOUR ACCOUNT NO. 6-657-910 ON

12-01-75 OUR RECORDS SHOW A BALANCE OF 412.45 DUE TO INSUFFICIENT FUNDS, WE HAVE *****


☐ RETURNED THE CHECK(S) CIRCLED IN RED
AND CHARGED YOUR ACCOUNT. \$ _____

☐ PAID THE ABOVE CHECK(S) AS A COURTESY TO YOU.
AND CHARGED YOUR ACCOUNT. \$ _____

CHEMICAL RECOVERY SYSTEMS INC
P O BOX 375
ELYRIA, OHIO 44135

01H

ELYRIA SAVINGS & TRUST
NATIONAL BANK
ELYRIA, OHIO


AUTHORIZED SIGNATURE

PLEASE ADJUST YOUR RECORDS ACCORDINGLY

Chemical Redovery Systems, Inc.



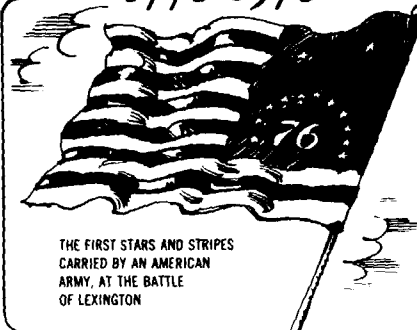
YOUR CHECKING
ACCOUNT NUMBER

BANK NUMBER.

00000000000000000000000000000000

117 47 102 57 106

1776-1976



THE FIRST STARS AND STRIPES
CARRIED BY AN AMERICAN
ARMY, AT THE BATTLE
OF LEXINGTON

DEPOSITED WITH-

**ELYRIA SAVINGS & TRUST
NATIONAL BANK**

CONVENIENT OFFICES SERVING LORAIN COUNTY

This is your receipt

ALWAYS OBTAIN AN OFFICIAL RECEIPT WHEN MAKING A DEPOSIT

BANK SYMBOL, TRANSACTION NUMBER, DATE AND AMOUNT
OF DEPOSIT ARE SHOWN BELOW

EST 75 8 6 9 DEC 1 1 0,3 4 3.57 D11

ALL ITEMS ARE RECEIVED SUBJECT TO CONDITIONS AND TERMS ON FILE WITH THE BANK

DEBIT MEMO

TODAY WE HAVE DEBITED YOUR ACCOUNT AS DESCRIBED BELOW:

DATE **12-1-75**

DESCRIPTION	AMOUNT
Chemical Recovery Systems, Inc. transferred to new account Number 9-138-141	10,343.57
ACCOUNT NUMBER	

ELYRIA SAVINGS AND TRUST NATIONAL BANK
ELYRIA, OHIO 44035

Chemical Recovery Systems, Inc.
P.O. Box 375
Elyria, Ohio 44035


AUTHORIZED SIGNATURE

BK - 74

DELUXE N 12629

⑆041200200⑆

6-657-910

NO. 1

Dec. 3, 1975

TO Elyria Savings & Trust

National Bank

FOR Federal Depository

45998 Employers FICA

45998 Employees FICA

TOTAL

1,140.20 W.T.

AMOUNT THIS CHECK

\$ 2,060.16

BALANCE

DEPOSITS

CHEMICAL RECOVERY SYSTEMS, INC.
P.O. BOX 375
ELYRIA, OHIO 44035

NUMBER

1

December 5, 1975

56-200
412

PAY
TO THE
ORDER OF

Elyria Savings & Trust National Bank

\$ 2,060.16

REGISTERED
77K238213

2060 DOLS I 6 CTS

DOLLARS



ELYRIA SAVINGS & TRUST
NATIONAL BANK
ELYRIA, OHIO

James C. Freeman

04120200

91132111

PLEASE BE SURE TO **DEDUCT** ANY PER CHECK CHARGES OR SERVICE CHARGES THAT MAY APPLY TO YOUR ACCOUNT

CHECK NO	DATE	CHECKS ISSUED TO OR DESCRIPTION OF DEPOSIT	J (-) AMOUNT OF CHECK		✓ T	(-) CHECK FEE (IF ANY)	(+) AMOUNT OF DEPOSIT	BALANCE	
								10,343.57	
—	12/1	Deposit			✓		6075.05	16,418.62	
—	12/2	Deposit			✓		4,207.64	20,626.26	
#1	12/3	VOID							
#2	12/3	Internal Revenue Service	2,060.16		✓			18,566.10	
—	12/4	Deposit			✓		1,564.80	20,130.90	

REMEMBER TO RECORD AUTOMATIC PAYMENTS / DEPOSITS ON DATE AUTHORIZED.

[illegible]

Payment Book

#2 S.S. of Tinkles

14,548.90
initial

Whiteout Ref. to
was changed to
11,958

PAYMENT BANK OFFICE ACCOUNT TYPE DUE ON OR BEFORE AMOUNT DUE

RR 0008 043000260000 518 00065 06/21

ADDRESS 142 LOCUST ST
ELYRIA, OH 44035

BAL. WHEN PAID

0096 071 270616 08

RECEIPT

BANK USE ONLY

CHEMICAL RECOVERY SYSTEMS
JAMES FREEMAN MGR
142 LOCUST ST
ELYRIA, OH 44035

DATE

CHECK

AMT.

IC 0008

PAYMENT

1

PAYMENT

2

BAL. WHEN PAID

1269060

BAL. WHEN PAID

1232802

RECEIPT

RECEIPT

IC 0008

DATE

CHECK

AMT.

8.9.76

0.45

362.58

IC 0008

PAYMENT

3

BANK OFFICE ACCOUNT TYPE

0096 071 270616 08

BAL. WHEN PAID

1190546

RECEIPT

CHEMICAL RECOVERY SYSTEMS

DUE ON OR BEFORE AMOUNT DUE

SEP 13, 76 362.58

DELINQUENT AFTER ABOVE DATE

AFTER THIS DATE

PAY THIS AMOUNT

SEP 25, 76 365.58

BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

IC 0008

DATE

CHECK

AMT.

IC 0008

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

00960071: 270616

PAYMENT BANK OFFICE ACCOUNT TYPE
4 0096 071 270616 08

DUE ON OR BEFORE AMOUNT DUE
OCT 15,76 362.58
DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT
OCT 25,76 365.58

BAL. WHEN PAID
1160286

CHEMICAL RECOVERY SYSTEMS

RECEIPT

BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

COUPON MUST ACCOMPANY PAYMENT

PAYMENT BANK OFFICE ACCOUNT TYPE
5 0096 071 270616 08

DUE ON OR BEFORE AMOUNT DUE
NOV 15,76 362.58
DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT
NOV 25,76 365.58

BAL. WHEN PAID
1124028

CHEMICAL RECOVERY SYSTEMS

RECEIPT

BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

COUPON MUST ACCOMPANY PAYMENT

PAYMENT BANK OFFICE ACCOUNT TYPE
6 0096 071 270616 08

DUE ON OR BEFORE AMOUNT DUE
DEC 15,76 362.58
DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT
DEC 25,76 365.58

BAL. WHEN PAID
10877.70

CHEMICAL RECOVERY SYSTEMS

RECEIPT

BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

COUPON MUST ACCOMPANY PAYMENT

PAYMENT BANK OFFICE ACCOUNT TYPE
7 0096 071 270616 08

DUE ON OR BEFORE AMOUNT DUE
JAN 15,77 362.58
DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT
JAN 25,77 365.58

BAL. WHEN PAID
10515.12

CHEMICAL RECOVERY SYSTEMS

RECEIPT

BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

COUPON MUST ACCOMPANY PAYMENT

00960071 270616

PAYMENT BANK OFFICE ACCOUNT TYPE
8 0096 071 270616 08

DUE ON OR BEFORE AMOUNT DUE

FEB 15,77 362.58

DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT

FEB 25,77 365.58

BAL. WHEN PAID

1019254

CHEMICAL RECOVERY SYSTEMS

RECEIPT

BANK USE ONLY

IC 0008

DATE
CHECK
AMT.

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

COUPON MUST ACCOMPANY PAYMENT

00960071: 270616"

PAYMENT BANK OFFICE ACCOUNT TYPE
9 0096 071 270616 08

DUE ON OR BEFORE AMOUNT DUE

MAR 15,77 362.58

DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT

MAR 25,77 365.58

BAL. WHEN PAID

978996

CHEMICAL RECOVERY SYSTEMS

RECEIPT

BANK USE ONLY

IC 0008

DATE
CHECK
AMT.

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

COUPON MUST ACCOMPANY PAYMENT

00960071: 270616"

PAYMENT BANK OFFICE ACCOUNT TYPE
10 0096 071 270616 08

DUE ON OR BEFORE AMOUNT DUE

APR 15,77 362.58

DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT

APR 25,77 365.58

BAL. WHEN PAID

942738

CHEMICAL RECOVERY SYSTEMS

RECEIPT

BANK USE ONLY

IC 0008

DATE
CHECK

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

ON MUST ACCOMPANY PAYMENT

PAYMENT BANK OFFICE ACCOUNT TYPE
11 0096 071 270616 08

DUE ON OR BEFORE AMOUNT DUE

MAY 15,77 362.58

DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT

MAY 25,77 365.58

BAL. WHEN PAID

906480

CHEMICAL RECOVERY SYSTEMS

RECEIPT

BANK USE ONLY

IC 0008

DATE
CHECK
AMT.

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

COUPON MUST ACCOMPANY PAYMENT

00960071: 270616"

PAYMENT BANK OFFICE ACCOUNT TYPE
12 0096 071 270616 08

DUE ON OR BEFORE AMOUNT DUE

JUN 15,77 362.58

DELINQUENT AFTER ABOVE DATE

AFTER THIS DATE PAY THIS AMOUNT

BAL. WHEN PAID
870222
RECEIPT

CHEMICAL RECOVERY SYSTEMS

JUN 25,77 365.58

BANK USE ONLY

IC 0008

DATE
CHECK
AMT.

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

00960071: 270616

PAYMENT BANK OFFICE ACCOUNT TYPE

13 0096 071 270616 08

BAL. WHEN PAID
833864
RECEIPT

CHEMICAL RECOVERY SYSTEMS

JUL 15,77 362.58
DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT

BANK USE ONLY

IC 0008

DATE
CHECK
AMT.

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

00960071: 270616

PAYMENT BANK OFFICE ACCOUNT TYPE

14 0096 071 270616 08

BAL. WHEN PAID
797706
RECEIPT

CHEMICAL RECOVERY SYSTEMS

AUG 15,77 362.58
DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT

BANK USE ONLY

IC 0008

DATE
CHECK
AMT.

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

00960071: 270616

PAYMENT BANK OFFICE ACCOUNT TYPE

15 0096 071 270616 08

BAL. WHEN PAID
761448
RECEIPT

CHEMICAL RECOVERY SYSTEMS

SEP 15,77 362.58
DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT

BANK USE ONLY

IC 0008

DATE
CHECK
AMT.

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

00960071: 270616

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

PAYMENT BANK OFFICE ACCOUNT TYPE
16 0096 071 270616 08

DUE ON OR BEFORE AMOUNT DUE
OCT 15,77 362.58
DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT

BAL. WHEN PAID
7251.90
RECEIPT

CHEMICAL RECOVERY SYSTEMS

OCT 25,77 365.58

IC 0008
DATE
CHECK
AMT.
BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

00960071: 270616

PAYMENT BANK OFFICE ACCOUNT TYPE
17 0096 071 270616 08

DUE ON OR BEFORE AMOUNT DUE
NOV 15,77 362.58
DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT

BAL. WHEN PAID
6889.32
RECEIPT

CHEMICAL RECOVERY SYSTEMS

NOV 25,77 365.58

IC 0008
DATE
CHECK
AMT.
BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

00960071: 270616

PAYMENT BANK OFFICE ACCOUNT TYPE
18 0096 071 270616 08

DUE ON OR BEFORE AMOUNT DUE
DEC 15,77 362.58
DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT

BAL. WHEN PAID
6526.74
RECEIPT

CHEMICAL RECOVERY SYSTEMS

DEC 25,77 365.58

IC 0008
DATE
CHECK
AMT.
BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

00960071: 270616

PAYMENT BANK OFFICE ACCOUNT TYPE
19 0096 071 270616 08

DUE ON OR BEFORE AMOUNT DUE
JAN 15,78 362.58
DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT

BAL. WHEN PAID
6164.16
RECEIPT

CHEMICAL RECOVERY SYSTEMS

JAN 25,78 365.58

IC 0008
DATE
CHECK
AMT.
BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

00960071: 270616

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

PAYMENT BANK OFFICE ACCOUNT TYPE

20 0096 071 270616 08

DUE ON OR BEFORE AMOUNT DUE

FEB 15,78 362.58

DELINQUENT AFTER ABOVE DATE

AFTER THIS DATE PAY THIS AMOUNT

FEB 25,78 365.58

BAL. WHEN PAID

5801.58

CHEMICAL RECOVERY SYSTEMS

RECEIPT

BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

⑆0096⑉0071⑆ 270616⑈

PAYMENT BANK OFFICE ACCOUNT TYPE

21 0096 071 270616 08

DUE ON OR BEFORE AMOUNT DUE

MAR 15,78 362.58

DELINQUENT AFTER ABOVE DATE

AFTER THIS DATE PAY THIS AMOUNT

MAR 25,78 365.58

BAL. WHEN PAID

5439.00

CHEMICAL RECOVERY SYSTEMS

RECEIPT

BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

⑆0096⑉0071⑆ 270616⑈

PAYMENT BANK OFFICE ACCOUNT TYPE

22 0096 071 270616 08

DUE ON OR BEFORE AMOUNT DUE

APR 15,78 362.58

DELINQUENT AFTER ABOVE DATE

AFTER THIS DATE PAY THIS AMOUNT

APR 25,78 365.58

BAL. WHEN PAID

5076.42

CHEMICAL RECOVERY SYSTEMS

RECEIPT

BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

⑆0096⑉0071⑆ 270616⑈

PAYMENT BANK OFFICE ACCOUNT TYPE

23 0096 071 270616 08

DUE ON OR BEFORE AMOUNT DUE

MAY 15,78 362.58

DELINQUENT AFTER ABOVE DATE

AFTER THIS DATE PAY THIS AMOUNT

MAY 25,78 365.58

BAL. WHEN PAID

4713.84

CHEMICAL RECOVERY SYSTEMS

RECEIPT

BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

⑆0096⑉0071⑆ 270616⑈

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

PAYM:

TYPE

AMOUNT DUE

24 0096 071 270616 08

JUN 15,78 362.58

DELINQUENT AFTER ABOVE DATE

AFTER THIS DATE PAY THIS AMOUNT

BAL. WHEN PAID

4351.26

CHEMICAL RECOVERY SYSTEMS

JUN 25,78 365.58

RECEIPT

BANK USE ONLY

DATE

CHECK

AMT.

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

⑈0096⑈0071⑈ 270616⑈

PAYMENT BANK OFFICE ACCOUNT TYPE

25 0096 071 270616 08

DUE ON OR BEFORE AMOUNT DUE

JUL 15,78 362.58

DELINQUENT AFTER ABOVE DATE

AFTER THIS DATE PAY THIS AMOUNT

BAL. WHEN PAID

3988.68

CHEMICAL RECOVERY SYSTEMS

JUL 25,78 365.58

RECEIPT

BANK USE ONLY

DATE

CHECK

AMT.

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

⑈0096⑈0071⑈ 270616⑈

PAYMENT BANK OFFICE ACCOUNT TYPE

26 0096 071 270616 08

DUE ON OR BEFORE AMOUNT DUE

AUG 15,78 362.58

DELINQUENT AFTER ABOVE DATE

AFTER THIS DATE PAY THIS AMOUNT

BAL. WHEN PAID

3626.10

CHEMICAL RECOVERY SYSTEMS

AUG 25,78 365.58

RECEIPT

BANK USE ONLY

DATE

CHECK

AMT.

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

⑈0096⑈0071⑈ 270616⑈

PAYMENT BANK OFFICE ACCOUNT TYPE

27 0096 071 270616 08

DUE ON OR BEFORE AMOUNT DUE

SEP 15,78 362.58

DELINQUENT AFTER ABOVE DATE

AFTER THIS DATE PAY THIS AMOUNT

BAL. WHEN PAID

3283.52

CHEMICAL RECOVERY SYSTEMS

SEP 25,78 365.58

RECEIPT

BANK USE ONLY

DATE

CHECK

AMT.

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

⑈0096⑈0071⑈ 270616⑈

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

PAYMENT BANK OFFICE ACCOUNT TYPE

28 0096 071 270616 08

BAL. WHEN PAID

290094

CHEMICAL RECOVERY SYSTEMS

RECEIPT

DATE
CHECK
AMT.

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

DUE ON OR BEFORE AMOUNT DUE
OCT 15,78 362.58
DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT
OCT 25,78 365.58

BANK USE ONLY

⑆0096⑉0071⑆ 270616⑈

PAYMENT BANK OFFICE ACCOUNT TYPE

29 0096 071 270616 08

BAL. WHEN PAID

253836

CHEMICAL RECOVERY SYSTEMS

RECEIPT

DATE
CHECK
AMT.

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

DUE ON OR BEFORE AMOUNT DUE
NOV 15,78 362.58
DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT
NOV 25,78 365.58

BANK USE ONLY

⑆0096⑉0071⑆ 270616⑈

PAYMENT BANK OFFICE ACCOUNT TYPE

30 0096 071 270616 08

BAL. WHEN PAID

2175.78

CHEMICAL RECOVERY SYSTEMS

RECEIPT

DATE
CHECK
AMT.

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

DUE ON OR BEFORE AMOUNT DUE
DEC 15,78 362.58
DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT
DEC 25,78 365.58

BANK USE ONLY

⑆0096⑉0071⑆ 270616⑈

PAYMENT BANK OFFICE ACCOUNT TYPE

31 0096 071 270616 08

BAL. WHEN PAID

181320

CHEMICAL RECOVERY SYSTEMS

RECEIPT

DATE
CHECK
AMT.

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

DUE ON OR BEFORE AMOUNT DUE
JAN 15,79 362.58
DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT
JAN 25,79 365.58

BANK USE ONLY

⑆0096⑉0071⑆ 270616⑈

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

PAYMENT BANK OFFICE ACCOUNT TYPE

32 0096 071 270616 08

BAL. WHEN PAID

148062

RECEIPT

CHEMICAL RECOVERY SYSTEMS

DUE ON OR BEFORE AMOUNT DUE

FEB 15,79 362.58

DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT

FEB 25,79 365.58

BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

DATE
CHECK
AMT.

⑈0096⑈0071⑈ 270616⑈

PAYMENT BANK OFFICE ACCOUNT TYPE

33 0096 071 270616 08

BAL. WHEN PAID

108804

RECEIPT

CHEMICAL RECOVERY SYSTEMS

DUE ON OR BEFORE AMOUNT DUE

MAR 15,79 362.58

DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT

MAR 25,79 365.58

BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

DATE
CHECK
AMT.

⑈0096⑈0071⑈ 270616⑈

PAYMENT BANK OFFICE ACCOUNT TYPE

34 0096 071 270616 08

BAL. WHEN PAID

72546

RECEIPT

CHEMICAL RECOVERY SYSTEMS

DUE ON OR BEFORE AMOUNT DUE

APR 15,79 362.58

DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT

APR 25,79 365.58

BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

DATE
CHECK
AMT.

⑈0096⑈0071⑈ 270616⑈

PAYMENT BANK OFFICE ACCOUNT TYPE

35 0096 071 270616 08

BAL. WHEN PAID

36288

RECEIPT

CHEMICAL RECOVERY SYSTEMS

DUE ON OR BEFORE AMOUNT DUE

MAY 15,79 362.58

DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT

MAY 25,79 365.58

BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

DATE
CHECK
AMT.

⑈0096⑈0071⑈ 270616⑈

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

PAYMENT BANK OFFICE ACCOUNT TYPE

36 0096 071 270616 08

BAL. WHEN PAID

RECEIPT

CHEMICAL RECOVERY SYSTEMS

ELYRIA SVCS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

⑈0096⑈0071⑈ 270616⑈

DUE ON OR BEFORE AMOUNT DUE

JUN 15,79 362.88

DELINQUENT AFTER ABOVE DATE

AFTER THIS DATE PAY THIS AMOUNT

JUN 25,79 365.88

BANK USE ONLY

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COUPON MUST ACCOMPANY PAYMENT

IC 0008

DATE

CHECK

AMT.

1970 International
Tractor

BANK OFFICE ACCOUNT TYPE DUE DATE AMOUNT DUE
514 043000260096 00493 ADDRESS COUPON VOID VOID

0096 061 106105 5

AFTER THIS DATE PAY THIS AMOUNT

OBITTS CHEMICAL CO
142 LOCUST ST
ELYRIA OHIO 44035

BANK USE ONLY

COUPON MUST ACCOMPANY PAYMENT

PAYMENT	PAYMENT	PAYMENT	PAYMENT	PAYMENT	PAYMENT
1	2	3	4	5	6
BAL. WHEN PAID 1745862	BAL. WHEN PAID 1708716	BAL. WHEN PAID 1671570	BAL. WHEN PAID 1634424	BAL. WHEN PAID 1597278	BAL. WHEN PAID 1560132
RECEIPT	RECEIPT	RECEIPT	RECEIPT	RECEIPT	RECEIPT
4/9/78 DATE 9860 CHECK 371.46 AMT.	5/7/78 DATE 9430 CHECK 371.46 AMT.	6/5/78 DATE 9713 CHECK 371.46 AMT.	7/3/78 DATE 9778 CHECK 371.46 AMT.	8/1/78 DATE 9800 CHECK 371.46 AMT.	9/24 DATE 9950 CHECK 371.46 AMT.
PAYMENT 7	PAYMENT 8	PAYMENT 9	PAYMENT 10	PAYMENT 11	PAYMENT 12
BAL. WHEN PAID 1522986	BAL. WHEN PAID 1485840	BAL. WHEN PAID 1448694	BAL. WHEN PAID 1411548	BAL. WHEN PAID 1374402	BAL. WHEN PAID 1337256
RECEIPT	RECEIPT	RECEIPT	RECEIPT	RECEIPT	RECEIPT
10/5 DATE 9981 CHECK 371.46 AMT.	11/5 DATE 10083 CHECK 371.46 AMT.	12/6 DATE 10186 CHECK 371.46 AMT.	1/4/79 DATE 10280 CHECK 371.46 AMT.	2/6/79 DATE 10364 CHECK 371.46 AMT.	3/6/79 DATE 10431 CHECK 371.46 AMT.
PAYMENT 13	PAYMENT 14	PAYMENT 15	PAYMENT 16	PAYMENT 17	PAYMENT 18
BAL. WHEN PAID 1300110	BAL. WHEN PAID 1262964	BAL. WHEN PAID 1225818	BAL. WHEN PAID 1188672	BAL. WHEN PAID 1151526	BAL. WHEN PAID 1114380
RECEIPT	RECEIPT	RECEIPT	RECEIPT	RECEIPT	RECEIPT
4/17/79 DATE 10578 CHECK 371.46 AMT.	5/6/79 DATE 10618 CHECK 371.46 AMT.	6/5/79 DATE 10679 CHECK 371.46 AMT.	7/3/79 DATE 10746 CHECK 371.46 AMT.	8/1/79 DATE 10836 CHECK 371.46 AMT.	9/5/79 DATE 10909 CHECK 371.46 AMT.

PAYMENT 19	PAYMENT 20	PAYMENT 21	PAYMENT 22	PAYMENT 23	PAYMENT 24
BAL. WHEN PAID 1077234	BAL. WHEN PAID 1040088	BAL. WHEN PAID 1002942	BAL. WHEN PAID 965796	BAL. WHEN PAID 928650	BAL. WHEN PAID 891504
RECEIPT	RECEIPT	RECEIPT	RECEIPT	RECEIPT	RECEIPT
<i>pd</i> 10/1/75 DATE 10966 CHECK 371.46 AMT.	<i>pd</i> 11/5/75 DATE 11037 CHECK 371.46 AMT.	<i>pd</i> 12-74 DATE 11096 CHECK 371.46 AMT.	<i>pd</i> 1/6/75 DATE 11144 CHECK 371.46 AMT.	<i>pd</i> 2/6/75 DATE 11628 CHECK 371.46 AMT.	<i>pd</i> 3/3/75 DATE 11692 CHECK 371.46 AMT.
PAYMENT 25	PAYMENT 26	PAYMENT 27	PAYMENT 28	PAYMENT 29	PAYMENT 30
BAL. WHEN PAID 854358	BAL. WHEN PAID 817212	BAL. WHEN PAID 780066	BAL. WHEN PAID 742920	BAL. WHEN PAID 705774	BAL. WHEN PAID 668628
RECEIPT	RECEIPT	RECEIPT	RECEIPT	RECEIPT	RECEIPT
<i>pd</i> 4/3/75 DATE 11762 CHECK 371.46 AMT.	<i>pd</i> 5/5/75 DATE 11801 CHECK 371.46 AMT.	<i>pd</i> 6-5-75 DATE 11875 CHECK 371.46 AMT.	<i>pd</i> 7/2/75 DATE 11938 CHECK 371.46 AMT.	<i>pd</i> 8/5/75 DATE 11986 CHECK 371.46 AMT.	<i>pd</i> 9/4/75 DATE 12077 CHECK 371.46 AMT.
PAYMENT 31	PAYMENT 32	PAYMENT 33	PAYMENT 34	PAYMENT 35	PAYMENT 36
BAL. WHEN PAID 631482	BAL. WHEN PAID 594336	BAL. WHEN PAID 557190	BAL. WHEN PAID 520044	BAL. WHEN PAID 482898	BAL. WHEN PAID 445752
RECEIPT	RECEIPT	RECEIPT	RECEIPT	RECEIPT	RECEIPT
<i>pd</i> 10-1-75 DATE 12134 CHECK 371.46 AMT.	<i>pd</i> 11/3/75 DATE 12187 CHECK 371.46 AMT.	<i>pd</i> 12/5/75 DATE 12217 CHECK 371.46 AMT.	<i>pd</i> 1/6/76 DATE 12256 CHECK 371.46 AMT.	<i>pd</i> 2/5/76 DATE 12293 CHECK 371.46 AMT.	<i>pd</i> 3/5/76 DATE 12320 CHECK 371.46 AMT.
PAYMENT 37	PAYMENT 38	PAYMENT 39	PAYMENT 40	PAYMENT 41	PAYMENT 42
BAL. WHEN PAID 408606	BAL. WHEN PAID 371460	BAL. WHEN PAID 334314	BAL. WHEN PAID 297168	BAL. WHEN PAID 260022	BAL. WHEN PAID 222876
RECEIPT	RECEIPT	RECEIPT	RECEIPT	RECEIPT	RECEIPT
<i>pd</i> 4/5/76 DATE 3379 CHECK 371.46 AMT.	<i>pd</i> 5/3/76 DATE 3384 CHECK 371.46 AMT.	<i>pd</i> 6/1/76 DATE 3446 CHECK 371.46 AMT.	<i>pd</i> 7-7-76 DATE 3488 CHECK 371.46 AMT.	<i>pd</i> 8-3-76 DATE 3590 CHECK 371.46 AMT.	<i>pd</i> 9-1-76 DATE 3661 CHECK 371.46 AMT.

PAYMENT

43

BAL. WHEN PAID

185730

RECEIPT

pd.
10/6/76 DATE
109 CHECK
371.46 AMT.

PAYMENT

44

BAL. WHEN PAID

148584

RECEIPT

pd.
11/5/76 DATE
769 CHECK
371.46 AMT.

PAYMENT

45

BAL. WHEN PAID

111438

RECEIPT

pd.
12/2/76 DATE
824 CHECK
371.46 AMT.

PAYMENT

46

BAL. WHEN PAID

74292

RECEIPT

pd.
1/3/77 DATE
883 CHECK
371.46 AMT.

PAYMENT

47

BAL. WHEN PAID

37146

RECEIPT

pd.
2/8/77 DATE
933 CHECK
371.46 AMT.

PAYMENT

48

BAL. WHEN PAID

RECEIPT

pd.
3-5-77 DATE
989 CHECK
371.46 AMT.

MADE IN
ON 1976 GORDON

PAYMENT BANK OFFICE ACCOUNT TYPE

DUE ON OR BEFORE AMOUNT DUE

RR

0008 043000260000 848 00040 04/15

ADDRESS COUPON VOID
DELTION AFTER THIS DATE PAY THIS AMOUNT

BAL. WHEN PAID

0096 048 949767 00

RECEIPT

BANK USE ONLY

CHEMICAL RECOVERY SYSTEMS
142 LOCUST ST
ELYRIA OH 44035

COUPON MUST ACCOMPANY PAYMENT

PAYMENT

PAYMENT

PAYMENT

PAYMENT

PAYMENT

PAYMENT

PAYMENT

1

2

3

4

5

6

7

BAL. WHEN PAID
351486

BAL. WHEN PAID
336204

BAL. WHEN PAID
320922

BAL. WHEN PAID
305640

BAL. WHEN PAID
290358

BAL. WHEN PAID
275076

BAL. WHEN PAID
259794

RECEIPT

RECEIPT

RECEIPT

RECEIPT

RECEIPT

RECEIPT

RECEIPT

pd
5-30-75
ck # 11798
1150.82
DATE
CHECK
AMT.

pd
5-30-75
ck # 11843
1150.82
DATE
CHECK
AMT.

pd
6/28/75
ck # 11907
1150.82
DATE
CHECK
AMT.

pd
7/30/75
ck # 11976
1150.82
DATE
CHECK
AMT.

pd
8/29/75
ck # 12066
1150.82
DATE
CHECK
AMT.

pd
9-29-75
ck # 12127
1150.82
DATE
CHECK
AMT.

pd
10/29/75
ck # 12176
1150.82
DATE
CHECK
AMT.

PAYMENT

PAYMENT

PAYMENT

PAYMENT

PAYMENT

PAYMENT

8

9

10

11

12

13

BAL. WHEN PAID
244512

BAL. WHEN PAID
229230

BAL. WHEN PAID
213948

BAL. WHEN PAID
198666

BAL. WHEN PAID
183384

BAL. WHEN PAID
168102

RECEIPT

RECEIPT

RECEIPT

RECEIPT

RECEIPT

RECEIPT

pd
11/24/75
ck # 11257
1150.82
DATE
CHECK
AMT.

paid
12/29/75
ck # 114
1150.82
DATE
CHECK
AMT.

paid
1/30/76
ck # 216
1150.82
DATE
CHECK
AMT.

pd
2/27/76
ck # 252
1150.82
DATE
CHECK
AMT.

pd
3/29/76
ck # 315
1150.82
DATE
CHECK
AMT.

pd
4/29/76
ck # 373
1150.82
DATE
CHECK
AMT.

PAYMENT BANK OFFICE ACCOUNT TYPE

14 0096 048 949767 00

BAL. WHEN PAID
152820

CHEMICAL RECOVERY SYSTEMS

RECEIPT

DUE ON OR BEFORE AMOUNT DUE

MAY 30, 76 152.82

DELINQUENT AFTER ABOVE DATE

AFTER THIS DATE PAY THIS AMOUNT

JUN 9, 76 155.82

BANK USE ONLY

ELYRIA SVGS & TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

COUPON MUST ACCOMPANY PAYMENT

0096 0048 949767

PAYMENT BANK OFFICE ACCOUNT TYPE

15 0096 048 949767 00

BAL. WHEN PAID

137538

RECEIPT

CHEMICAL RECOVERY SYSTEMS

DUE ON OR BEFORE AMOUNT DUE

JUN 30,76 152.82

DELINQUENT AFTER ABOVE DATE

AFTER THIS DATE PAY THIS AMOUNT

JUL 10,76 155.82

BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

⑆0096⑉0048⑆ 949767⑈

PAYMENT BANK OFFICE ACCOUNT TYPE

16 0096 048 949767 00

BAL. WHEN PAID

122256

RECEIPT

CHEMICAL RECOVERY SYSTEMS

DUE ON OR BEFORE AMOUNT DUE

JUL 30,76 152.82

DELINQUENT AFTER ABOVE DATE

AFTER THIS DATE PAY THIS AMOUNT

AUG 9,76 155.82

BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

⑆0096⑉0048⑆ 949767⑈

PAYMENT BANK OFFICE ACCOUNT TYPE

17 0096 048 949767 00

BAL. WHEN PAID

106974

RECEIPT

CHEMICAL RECOVERY SYSTEMS

DUE ON OR BEFORE AMOUNT DUE

AUG 30,76 152.82

DELINQUENT AFTER ABOVE DATE

AFTER THIS DATE PAY THIS AMOUNT

SEP 9,76 155.82

BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

⑆0096⑉0048⑆ 949767⑈

PAYMENT BANK OFFICE ACCOUNT TYPE

18 0096 048 949767 00

BAL. WHEN PAID

91692

RECEIPT

CHEMICAL RECOVERY SYSTEMS

DUE ON OR BEFORE AMOUNT DUE

SEP 30,76 152.82

DELINQUENT AFTER ABOVE DATE

AFTER THIS DATE PAY THIS AMOUNT

OCT 10,76 155.82

BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

⑆0096⑉0048⑆ 949767⑈

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

PAYMENT BANK OFFICE ACCOUNT TYPE
H 19 0096 048 949767 00

BAL. WHEN PAID
76410
RECEIPT

CHEMICAL RECOVERY SYSTEMS

DUE ON OR BEFORE AMOUNT DUE
OCT 30,76 152.82
DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT
NOV 9,76 155.82

BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

DATE
CHECK
AMT.

00960048 949767

PAYMENT BANK OFFICE ACCOUNT TYPE
H 20 0096 048 949767 00

BAL. WHEN PAID
61128
RECEIPT

CHEMICAL RECOVERY SYSTEMS

DUE ON OR BEFORE AMOUNT DUE
NOV 30,76 152.82
DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT
DEC 10,76 155.82

BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

DATE
CHECK
AMT.

00960048 949767

PAYMENT BANK OFFICE ACCOUNT TYPE
H 21 0096 048 949767 00

BAL. WHEN PAID
45846
RECEIPT

CHEMICAL RECOVERY SYSTEMS

DUE ON OR BEFORE AMOUNT DUE
DEC 30,76 152.82
DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT
JAN 9,77 155.82

BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

DATE
CHECK
AMT.

00960048 949767

PAYMENT BANK OFFICE ACCOUNT TYPE
H 22 0096 048 949767 00

BAL. WHEN PAID
30564
RECEIPT

CHEMICAL RECOVERY SYSTEMS

DUE ON OR BEFORE AMOUNT DUE
JAN 30,77 152.82
DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT
FEB 9,77 155.82

BANK USE ONLY

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

DATE
CHECK
AMT.

00960048 949767

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

COUPON MUST ACCOMPANY PAYMENT

IC 0008

PAYMENT BANK OFFICE ACCOUNT TYPE
23 0096 048 949767 00

BAL. WHEN PAID
15282

RECEIPT

DATE
CHECK
AMT.

CHEMICAL RECOVERY SYSTEMS

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

DUE ON OR BEFORE AMOUNT DUE
FEB 28,77 152.82
DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT
MAR 10,77 155.82

BANK USE ONLY

COUPON MUST ACCOMPANY PAYMENT

⑆0096⑉0048⑆ 949767⑈

IC 0008

PAYMENT BANK OFFICE ACCOUNT TYPE
24 0096 048 949767 00

BAL. WHEN PAID

RECEIPT

DATE
CHECK
AMT.

CHEMICAL RECOVERY SYSTEMS

ELYRIA SVGS + TR NATIONAL BANK
COURT AND BROAD STREETS
ELYRIA, OHIO 44035

DUE ON OR BEFORE AMOUNT DUE
MAR 30,77 152.82
DELINQUENT AFTER ABOVE DATE
AFTER THIS DATE PAY THIS AMOUNT
APR 9,77 155.82

BANK USE ONLY

COUPON MUST ACCOMPANY PAYMENT

⑆0096⑉0048⑆ 949767⑈